



SATURDAY NIGHT

THE FRONT PAGE

THE genial syndicate known as "Tay Pay" O'Connor is in Toronto this week and as a man of social gifts and a journalist of remarkable enterprise, his presence is welcome. As a politician intent on the "freedom" of Ireland however, doubts arise as to his purpose in coming to America in company with Mr. John Redmond and Mr. Devlin. Nearly everyone is aware that there is a shindy of picturesque quality in progress between the Redmondites and such "Independent Nationalists" as William O'Brien and Timothy Healy, but few on this side of the Atlantic are aware of the issues involved. The Spectator of a recent date however, records the facts that at an O'Brien meeting held at Crossmolina in Mayo county on the last Sunday in August a resolution was unanimously passed which warned the "liberty loving people of America" that Messrs. Redmond, O'Connor and Devlin who were about to start on the present begging tour in this continent were directly responsible for retarding land purchase in Ireland and had used money subscribed on this side of the water to stir up racial and religious wars between the Protestant minority and the Catholic majority in Ireland. In the same issue of the Spectator are several letters on the situation in Ireland which throw light on the reasons which might move Messrs. Redmond and O'Connor to such a course if they happen to be merely politicians. The purport of these letters is that the land purchase system inaugurated by Hon. A. J. Balfour is working so well even in the south of Ireland that Home Rule sentiment is declining in force. Having become a land-owner, the agrarian Irishman has allowed the Home Rule to lapse into minor importance in his dealings with the universe. One correspondent who admits that he himself is an Englishman says "The mass of voters in the South would still vote for Home Rule out of sentiment, but I doubt very much if many would give a pound note to obtain it."

While these conditions may furnish a reason why Messrs. Redmond and O'Connor should oppose land purchase, as inimical to their own ambitions, they do not by any means show that the Home Rule cause is hopeless. A prosperous and contented Ireland in which the principle of Home Rule was not tied up with sedition would stand a much better chance of obtaining complete self-government than the contumacious and rebellious Ireland of the past.

THE Montreal City Council has censured its Mayor for not giving the tri-color what they considered proper recognition on the City Hall during the recent Eucharistic Congress. Mayor Guerin, who is Irish, placed upon the central tower of the civic palace the British flag, upon the right of the British flag was displayed the green standard of old Ireland, while the tri-color was in the discard somewhere at the back of the building. The French Canadian Aldermen took exception to this classification, and have ever since the close of the Eucharistic Congress made life a burden for the Mayor.

The Aldermen not only censured the Mayor, but took from him the right to meddle with such matters. Hereafter, the City Clerk, who, by the way, is a French-Canadian, will have in his hands the disposition of the bunting upon the civic building.

Incidents of this sort all tend to show that we have here in Canada a long way to go before we bud into nationhood. Imagine, if you can, the German-American in New York City, and there are almost as many of him as there are French-Canadians in the province of Quebec, holding an indignation meeting and censuring the chief executive because the German Eagle was not displayed in a prominent position upon the City Hall!

Indeed, the German-American under the circumstances would at least have been consistent, for the German ensign does represent the Fatherland, while the tri-color of France has nothing in common with the French-Canadian of the province of Quebec.

There is not even a sentimental reason for the flying of the tri-color. Canadians of French ancestry ceased to have a direct interest in France when Louis XVI. and Marie Antoinette were dragged from their beds to the guillotine. The men, who by decree discarded the Gregorian calendar, established the "worship of reason," and slew priests in their beds, were the first to fly the tri-color. The present government of France is condemned by the Roman Catholic clergy as a godless lot and there is war to the knife.

On what reasonable basis then can the French-Canadian establish a case for the flying of a French ensign at a Eucharistic Congress?

However, aside from the glaring inconsistencies in this particular instance, is there any good reason why flags other than British or Canadian should be mastheaded on any civic or other public building in Canada?

The mistake Mayor Guerin made was not sticking to Canadian and British flags to the exclusion of all others.

In the United States the people are content with one flag, and fortunate this is, otherwise what a motley display. Imagine the civic buildings of Chicago and New York on the fourth of July if every man jack with a vote and a voice insisted that the colors of his native country be displayed. However, these citizens of the United States neither expect nor desire such a course. They are content to adopt the standard of their adopted country. Thus they learn to think American, if the expression may be so used, with the result that petty and useless quarrels over flag procedure are unknown.

They quickly learn to become Americans in all the word implies.

We have indeed a long way to go before Canada can expect to become a nation. As regards flags and petty quarrels, she is not as yet out of her swaddling clothes.

THERE is a nagging tendency among the aldermanic representatives of Toronto which tends to discourage of good public service no matter how ambitious the civic officials affected may be to win fame and reputation by their own exertions. For instance, there is at present a hue and cry afoot for the resignation of Charles Rust, the City Engineer. There has been no accusation against Mr. Rust by anybody entitled to speak intelligently on the matter, on the grounds of integrity, diligence or professional standing. For the most part the criticism of Mr. Rust and of his predecessors who have similarly

suffered, has been that of smart Alecks who wished to gain reputations for themselves as watch-dogs of the public interest. The municipal writer is supposed to make a hit if he is a "roaster"; his employers believe that by the policy of the continuous kick, which means worrying the soul out of some overworked official, they establish their reputation for vigilance and public honesty. The alderman whose ambitions exceed his judgment thinks it profits him also to get into the lime-light as a watchdog, with a throat full of barks, and therefore the official who is trying to do his best and is too much occupied with office duties to frame up counter moves suffers a double purgatory at the hands of insincere newspapers and conscienceless aldermen. The pursuit of Mr. Rust is a peculiarly flagrant evidence of this. He could not be properly replaced for double the salary he enjoys, and there is not much chance that a successor would do any better than he. Even if he did captious criticism would continue

quise sum for genuinely this typhoid matter, the so would not be so difficult. With proper co-operation adequate funds, Mr. Rust should prove the best of men carry out any necessary measures. Certainly the present is not the time to enter upon the disorganization of the Works Department.

CAPTAIN LARSEN'S motor boat trip through the whirlpool rapids at Niagara has already proven an incentive to the usual number of genial idiots who will do anything foolhardy for the sake of notoriety that usually accompanies such acts. A man named Leach bobs up at regular intervals and goes through these rapids in a barrel. Of course, he had to do the trick once more as Captain Larsen had succeeded in making the trip in a motor boat.

As a matter of fact, any child could have done just what Larsen did, not to speak of Leach's threadbare

stable man, lawn trimmer, chambermaid for commissioned officers and the like, he does object; said objection taking the form of quietly slipping out of barracks some night and not appearing for roll call in the morning.

Over in England at the moment we are presented with a concrete instance of the same complaint, but this time it is a lieutenant who states the case. Lieut. Sutor, who is described as a brilliant man, wrote a pamphlet entitled: "The army system, or why muddle through thirty millions a year during peace?" For writing and issuing this pamphlet, which was not of a particularly complimentary nature to his own profession, Lieut. Sutor was tried by court-marshal. According to the English journals, the Lieutenant, who is thirty-five, made a brilliant speech, which showed that he had mental capacity.

When he entered the army he found that there was absolutely nothing for him to do. The work which he did amounted to about thirty minutes a day, and even that was far from concentrated essence. He found it something absolutely futile and inane. "It consisted," explained Lieut. Sutor, "of signing papers which I did not understand and which no one else understood. I enjoyed the life very much, but my enjoyment, keen and intense as it was, did not blind me to the iniquity and absurdity of it."

"On the first day I joined, my captain, who was very kind, took me to his rooms and showed me his gold lace, carefully wrapped up in tissue paper. At 10.30 that day the duties which I had hardly entered upon were fully completed. In the afternoon I was left entirely to my own resources. Not a single soul was to be seen anywhere. I did not know what to do with myself. Secretaries for War had not then begun to deliver speeches on the subject of the magnificent reforms which they had introduced into the Army; otherwise I might have spent a profitable afternoon reading them."

"My life in the Army for ten years has only served to confirm and strengthen what it was impossible for me not to see on the first day I served. For years I had serious thoughts of saying so, but I was mighty comfortable. I knew the big forces that would be arrayed against me, and I had my own interests to consider."

Lieutenant Sutor said he soon gave up the idea of getting on. "I did as little as I could and enjoyed myself as much as I could. Although I did a great deal less than I ought to have done, some of the other officers impressed upon me that they did more than they need have done. The Army system, however, provides great opportunities for learning nothing and forgetting everything. So far as personal inclinations are concerned, I was impressed with the desire officers showed to remember everything and forget nothing, but what I am anxious to convey is that the system is not conducive to the acquisition of military knowledge or to the performance of duties which require military knowledge."

Lieut. Sutor went on to say that the Army system did not help an officer to attain a higher standard of efficiency. Efficiency in the Army appeared to him to be more or less a personal matter. In these days, however, efficiency was much too serious a thing to be left entirely to personal idiosyncrasies. After two years' service at home he served for nearly eight years in different parts of the world. Abroad he found soldiering in every way better.

Lieut. Sutor added that after his service abroad he came back to England and found the Army system "going strong." Things, however, were worse than before. There was a condition of military hypocrisy. "Officers," said the accused, "now organize military pageants and soldiers are trained to sing odes to peace. No greater facilities exist to-day for qualifying and maintaining efficiency than existed ten years ago. Officers, however, who formerly finished work at 10.30, now stay till one o'clock. That means that an officer has to pretend he is doing something, even if he is doing nothing, and if you give him something to do that something is nothing. Even when doing something it is nothing of military value."

"The stand which I take up is that an officer should be qualifying in efficiency every day and contributing every day to making others efficient."

AN experiment in Utopian ideas comes to us out of the far west. At Spokane, Washington, a co-operative company has been organized, the purpose of which is to operate a general store and do it without clerks, cashiers or storekeepers. No goods will be displayed in the windows. Neither will there be any catchy advertisements in the newspapers nor handbills. In fact, the doors of this particular store will be locked and the members will each carry a key. They will enter, wait upon themselves, take what they desire, reckon it up, and enter the amount in a book provided for the purpose, settling their bills at prescribed intervals.

Those who have undertaken the project believe that by thus operating a store they can materially reduce the cost of living, and the projectors further believe that the normal man is honest, and will not under normal circumstances take advantage of his neighbor. These men are trying out an experiment in honesty, and for the credit of the human race I wish it every success. But I "hate me doots."

PATRIOTISM is a word that is bandied about a good deal in this country, but it is doubtful whether anyone of us has an adequate conception of what it means to exiles from European lands, the sons of sires who have fought for their birthright. A Greek soldier and



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THE GREATEST OF THOSE WHO SCOUT.

A new and striking picture of General Sir Robert Baden-Powell on horseback. The hero of Mafeking is at present visiting in the United States where he is everywhere given an enthusiastic welcome, on account of his brilliant military record and also because of the general interest in the boy-scout movement of which he is the originator.

because it is the stock-in-trade of the individuals one has described. Mr. Rust is up against the problem of meeting a continuous demand for retrenchment on the part of aldermen pledged to keep down the tax rate; he has insufficient assistance and he has the enemies against him that his very honesty has created. The city engineer of a city the size of Toronto has plenty of temptation placed in his way when he happens to be a man whose honesty is assailable. Even Mr. Rust's most severe critic admits that he is "straight as a string." He may have made b'unders, but these have been of a minor character and due to the imperative injunctions laid on him by every council that has governed civic affairs since he has been a prominent official at the City Hall that he must spend as little money as possible.

Much of what has been said in the above paragraph will be found differently expressed in the recent letter of Dr. Charles A. Sheard on resigning his position as medical health officer for the second time within six months. During the years he held office, Dr. Sheard managed to ward off a good deal of the annoyance which a quiet man like Mr. Rust suffers in silence, because he has been "something of a scrapper himself." When he retired from the city's employ last April, he should have kept out of the game altogether. Instead, he tried to appoint his own successor, and failing in this, persuaded himself into returning to his old office. He should have sense enough to know that he would be an especial target for criticism, and especially so when the typhoid menace became more serious than ever. Now that he is out for good, it is to be hoped that he will keep his finger out of the pie and let the council select the best man in sight. It is to be hoped also that in choosing this successor, the council will be guided by the judgment of Doctors of Medicine and not by that of Worshipful Masters. Given a live sanitary scientist and a City Council willing to spend the re-

escapade. That Larsen got through the torrent with his life was a matter of luck and not skill, if the newspaper accounts of the affair are to be relied upon; inasmuch as from almost the first instant he struck the "white water," as the lumbermen call it, the boat was not under his control, but under the special protection of those who look after children, drunks and idiots.

It's time that the fool killer made regular trips about Niagara and gathered in a few victims, and at the same time it would not be bad policy for those in charge of affairs at the international boundary to start a campaign against such notoriety seekers.

The falls and the rapids at Niagara are among the most beautiful and impressive bits of nature that human eyes have ever gazed upon, and men like Larsen and Leach don't add anything to the natural attractions.

WHAT to do with soldiers in time of peace, which, by the way, is most of the time, has been troubling civilization for a good many centuries, and will probably continue so to do until the realization of that time when all international disputes may be adjusted by peace congresses, armies and navies discarded, and the members set at occupations where they will no longer burden the taxpayers.

The problem of giving soldiers and officers sufficient work of an agreeable character in times of peace was one which kept Caesar busy o' nights, while Napoleon only solved the riddle by one continuance performance of war. The United States are at the moment facing the same problem, the difficulty there being the great percentage of desertions from the ranks, larger, it is said, than in any other army in the civilized world. The native born American doesn't particularly object to active service—the percentage of desertions are abnormally small in wartime—when it comes to being utilized as a dishwasher,

Toronto Saturday Night has pleasure in informing its readers that beginning next week there will appear in its columns the first of a series of graphic sketches written on the subject of Ottawa Millionaires. The compiler of the articles, who is a well-known writer, finds that the Capital City of the Dominion has quite a respectable array of men who have safely piloted their fortunes over the oyster beds of adversity, and who to-day stand on firm ground, backed by enough real dollars to make each and all of them members in the "Wealth-Millionaire" Club. The series will deal somewhat familiarly with the careers of many noted Canadians. The first article, to appear in Saturday Night of October 8, will have as its subject J. R. Booth, the lumber king, who is called "Next will figure Hon. Clifford Sifton, followed by Hon. J. W. Woods, Senator Edwards, and Thomas Ahearn. The remaining articles will appear one each week, illustrated.

orator, Spyros, Matsoukas by name, came to Toronto last Sunday, and after an inspiring address induced one hundred and fifty of his countrymen, employed in this city in various menial capacities, to subscribe \$8,000 toward a Dreadnought for Greece. A few days previously, thirty-four Greeks living in Ottawa raised \$1,500 among them for a similar purpose, and wherever this oratorical genius has gone he has been similarly successful. It is said that the reason that Matsoukas is so powerful in his appeals is that in addition to his oratory he has the additional merit of, in the eyes of his countrymen, of having given up a large personal fortune for his country. It may be that this money is to be foolishly spent, but one cannot withhold admiration from the men who, earning pittance for the most part, are inspired by pride of race to make such personal sacrifices. In this country when some enthusiasts who feared that Britannia's supremacy of the seas was in danger proposed something tangible to avert such a catastrophe, what happened? The whole question became a political football; "direct contribution" became converted into a new channel of home graft, and the enthusiast became the butt of the stump orator. Canadians are no doubt a great people, but a few menial Greeks may remind us that there have been other great peoples in whom the spirit of an elder day is not quite dead.

THERE are signs, not in the heavens, but in certain daily and weekly journals, which indicate with a good deal of exactness that a Porcupine boom is about to be launched.

To those who are tempted to invest indiscriminately in Porcupine at the present stage of development, it would be well to cast back to the boom days of our great silver field. It would also be well to recollect that out of the mass of flotations having their birth in Cobalt, there are now a dozen or fifteen dividend payers, while perhaps half as many more have a chance of some day making good. Upon the many hundreds which have gone the way of all wildcats there is no reason to dwell.

Many are called and few are chosen in the world's gold and silver fields, and the investor would do well to keep this fact in mind. Canadians, with the exception of those promoters who will benefit directly or indirectly by another wild Canadian mining boom, have every reason to fear that Porcupine gold will, if allowed to run its course in its own untamed fashion, aided and abetted by newspapers that should be in a better business, eventually out-Cobalt Cobalt.

Canadians returning from England—men who are closely in touch with financial affairs on both sides of the water—are authority for the statement that the sale of doubtful Canadian propositions abroad has seriously impaired the credit of this country, both in England and on the Continent. We are informed by the same authorities that there is now abroad a very general tendency to discredit the less well known but nevertheless meritorious Canadian flotations, thanks to the very thorough skinning which the Englishman has received at the hands of a group of Canadian get-rich quick artists.

At the moment stories are being printed broadcast respecting the wonderful showings in Porcupine, among them one regarding \$2,500,000 "in sight." SATURDAY NIGHT has it on the highest possible authority that there is not a single prospect in Porcupine which has so far justified any such figure; and, furthermore, no reputable mining engineer can be found who would back up such a statement.

Porcupine may be in time the greatest gold field that the world has ever seen, and again it may not; but in any event, the period has not arrived for a second mining debauch in the Province of Ontario.

If people desire to gamble in Porcupine with open eyes, knowing and appreciating their chances of success, well and good. On the other hand, these people are entitled to a fair deal. They should not be led away with stories of fabulous wealth "in sight," when this wealth exists only in the romantic mind of the fellow with stock for sale.

If Porcupine proves up, as every one hopes it will, there will be ample opportunity for the investor to go into propositions that are backed by complete reports from able and honest mining engineers. In the interval, however, the Canadian public is in no frame of mind to put up with a second avalanche of deception and misrepresentation such as was experienced in the hey-day of the Cobalt boom.

WHILE rural localities enjoy the boons of fresh air and sunlight, and although one is informed that the farmer is undoubtedly the most independent man in the world, episodes constantly come to light which show the darker side of the picture. The Delina tragedy in the rocky uplands of Peterboro County is such an event. The post-mortem examination showed that the dead woman was well-nourished; otherwise the consensus of the testimony at the inquest was that the man and wife and infant had lived like swine. The woman was clothed in rags; she had no shoes for her feet; no furniture in the hovel where she lived. In truth, until the merciful

Board of Trade and Eastern Subterfuge.

TORONTO FIRM'S ADVERTISEMENT CALLS FOR CRITICISM.

(Saskatoon Daily Phoenix).

The Board of Trade criticised the advertising of an outlying subdivision of the city of Saskatoon in a Toronto paper at its meeting held yesterday afternoon. A certain eastern real estate firm have an advertisement which is a misrepresentation of the situation as it actually exists in this city. They state it to be a fact that there is electric power here obtained by the Saskatchewan river having been dammed and that three miles or a little over may be considered "within easy reach" of the city.

A clipping from the Toronto Globe of the 8th inst. was next placed before the meeting. This clipping is an advertisement by the Saskatoon-Saskatchewan Land Corporation of Toronto and contains such statements as the following: "Saskatoon has unlimited electric power, obtained from damming the big Saskatchewan river." "Saskatoon is now a divisional point for the G.T.P." "The population for 1910 is estimated at 16,000." "Saskatoon is now having built the provincial university for which \$2,500,000 has been set aside by the Saskatchewan government." "The property of the Saskatoon-Saskatchewan Land Corporation is well located, high, dry and level within easy reach of the centre of the city." "We will send you on request illustrated booklets issued by the Saskatoon board of trade." It was ruled by the board of trade that such statements as these were highly misleading as the property in question is about 3 miles from the city at the place known as Fletcher's farm. The action of the advertisers who made these misleading statements was criticised from the point of view that they were damaging the city itself by misadvertising outlying suburbs. Some one was bound to get stung and it was suggested that some private citizen take the matter up and write to the "Toronto Saturday Night" or some paper in the east and state the facts of the case. It was stated that a similar case occurred in connection with the buying of Port George some little time ago, and yesterday night the ghost at once. The board yesterday night so far as in power a motion to supply no more free space for the firm but that any such action as their advertisement was not called for by them. A private citizen to do. A man who bought a lot of \$125 and \$350 a lot which is what the land is at as their prices only becomes sound and is speculating in something reliable in the city.

call of death, she lived in disgraceful squalor which must have been even more disgusting in the winter months. Apparently there was no neighbor willing to lend a hand to alleviate these conditions. Now, in a city like Toronto, such a condition of affairs could not permanently continue. Some pastor or prelate, some parish worker or charitable visitant would have sought out the woman and have seen to it that she and her baby enjoyed some rudimentary comforts at least. It is true that rural social life teems with mutual services of the kindest nature, but on every countryside there is the neglected cabin with its semi-Ishmaelite inhabitants, and in such hovels the seeds of rural crime are sown.

THOUGH in many matters he proved himself undowered with the gift of prophecy, the late Goldwin Smith spoke with prescience when some years ago he said that the most significant sign of the times was the decay of the two party system: that is to say, the system satirized by Sir William Gilbert in "Iolanthe":

And every little boy or girl
That's born into this world alive
Is either a little Liberal
Or else a little Conservative.

In England we have the spectacle of a coalition Government in which three groups—Liberals, Radicals, and Laborites—have cabinet representation, and which owes its majority to yet another party, the Irish Nationalists. Even the opposition is an amalgam of two parties, the old Tory organization, representing the land-holding class, and the Liberal Unionists, who view things from the manufacturers' standpoint and whose connection with the Tory party of Great Britain is of little more than twenty years' standing.

In the United States the dual party system is tremendously entrenched because it has been given the force of law, but its primaries as organized at present are inconsistent with the principles of popular representation. Even there, the system is being battered down and new combinations are the order of the day, as witness the rapprochement between Roosevelt and Hearst.

In Canada the signs of the times show a tendency toward a similar break up of old party lines. The Prime Minister of any self-governing country naturally favors of the two-party system, because it is much less difficult to deal with a united opposition than to conciliate groups. Consequently, Sir James Whitney, himself originally a Liberal, thinks the two-party system the highest political achievement of the English-speaking race, and Sir Wilfrid Laurier, by making the leadership of the Opposition a salaried official post, has tried to give the system the force of law. Yet everything points to the probability that within the next decade new parties will arise. While Conservative and Liberal will still be names to conjure with, there will be new groups and factions. There is undoubtedly a low tariff or free trade party in incubation in the West in opposition to the protectionist sentiment of the East, which is held in common by both parties. The party in Quebec organized by Messrs. Bourassa and Monk and aimed at the extension of French-Canadian ideals, shows signs of becoming a real political entity, and if it gains many seats will be a difficult group to handle. One of the most important Liberal newspapers in Ontario charges that there is a definite arrangement between Archbishop Langevin, of Manitoba, and Mr. Bourassa to force a reconsideration of the Manitoba School question. Sir Wilfrid, who has seen one Government wrecked on this issue, is not such a fool as to reopen it if he can help it. The Manitoba Free Press, the most powerful Liberal organ in the West, makes the charge that Mr. R. L. Borden will attempt to defeat the Government by an alliance of dissimilar groups and foreshadows a guerilla campaign. It was by such strategy that Mr. Asquith gained power in England, and since in this country nothing succeeds like success, the electorate will forgive Conservative guerilla tactics provided that they are successful. If they fail they will, of course, be severely criticized. It is plain to anyone with his eyes open to political tendencies that in Canada, as in no other countries, the old ties are weakening and that another decade will see the old parties in the melting pot.

The Colonial

W. K. Vanderbilt, jr., has been made assistant to the president of the New York Central Railroad, which is not only a new place for him, but a new position just made. The office is by no means new to other railroads. With an assistant the president is enabled to get rid of much detail work which must be passed upon by somebody in authority.

The sea front of Belgium, which extends about forty miles, stretching from Holland to France, is paved almost entirely for the entire length, and forms one huge, wide ocean boulevard. And this, by the way, is the most productive of public works in the kingdom.



THE KING AT BROCKET HALL.

A photograph of the King engaged in pleasant shooting at Brocket Hall, Lord Mount Stephen's estate in Hertfordshire. The King is one of the finest present shots in the world.

A Near View of Louis Botha

By JAY ELWOOD

IF it be true that the "effectual fervent prayer of a righteous man availeth much," there must have been something wrong recently with the devotional attitude of certain Canadian journals. Notwithstanding the devoutly expressed wishes of one organ, General Botha has suffered defeat in Pretoria, although his party, generally speaking, have achieved a moderate extent of supremacy in the first political contest in United South Africa. Besides Botha, two other members of his Cabinet have been rejected by the electors. No doubt seats will speedily be found for the defeated ministers, and the chastening influence of reverses of this kind may prove a salutary lesson to the new Nationalist party. General Botha's defeat was really compassed by himself. It was an injudicious step on his part to attack the seat of Sir Percy Fitzpatrick in Pretoria. Perhaps it would have been gratifying to the Dutch to have defeated the author of "The Transvaal from Within," and one of the most prominent Britishers in South Africa besides, but even the honor of being represented by the first Premier of United South Africa did not weigh with the electors of Pretoria, and they had no hesitation in telling him so. They felt, too, that General Botha's action in the matter of this seat was not in harmony with his frequently expressed desire for the sinking of all racial differences, and this view was that entertained by the great majority of the British population of South Africa.

It is the custom for those journals which support the present Imperial Government to regard General Botha as a sort of inspired patriot, of extraordinary abilities, and altogether a great man. It is no disparagement to the new Premier to state that his abilities are ordinary, and that his greatness has yet to be revealed. He is an amiable man, and really sincere in his desire to do away with all racial differences, but he is neither the Moses nor the Joshua which some people declare him to be. It cannot be said of Botha that "he made by force his merit known." The opportunities have, as a rule, come to him; he has not made them. When death called that wise old leader Joubert, Botha was promoted to the command of the Boer armies in the field, but in that position his mediocrity was more conspicuous than his brilliance. Alongside such dashing leaders as, say, De Wet and Delarey, he was simply nowhere. The peace negotiations naturally brought him to the front, and there he has remained ever since. Personally he is possessed of a greater extent of enlightenment than the average old time Boer, and does not disdain the little gifts and graces which go hand in hand with refinement, but the main point of interest is whether he is strong enough for his new position. And this yet remains to be seen. It is reported that he took the news of his defeat in Pretoria with very bad grace. This may or may not be true, but it is a fact that the Boer likes to play the game only when the tricks are all in his own hand, and Botha's chagrin is therefore quite probable. It is perhaps not at all to his disadvantage that he does not possess brilliance. South Africa has already proved the grave of many brilliant reputations, and there is now an opportunity for a man who eschews fireworks, and will plod along doing the hard spade work which has to go to the building of a nation.

Botha's premiership of the Transvaal was on the whole very successful, but the real pilot was Lord Selborne, and the brain of the Government, Jan Smuts, the Colonial Secretary. Wedged between these two strong men, Botha got on swimmingly. The question which South Africans are asking now is whether Botha is strong enough to whip his party into line, and thus far the answer has been in the negative. No one is inclined to doubt his own sincerity, but the sincerity of many prominent members of the Nationalist party is, to say the least, a very doubtful quantity. And this doubt extends to the new Cabinet, which is more reactionary than anything else, the two British members, representative of Natal having been selected because they were not likely to do anything to effectively oppose their Dutch confederates. One of the most significant of Botha's appointments is that of Hertzog as a minister. That doughty patriot as Minister of Education in the Orange River Colony, has provoked a furious controversy in that Colony by decreeing that both languages (English and Dutch) shall be compulsory. Already there is division, which threatens to spread, and the English speaking people in some centres have already opened up private schools. Racialism is being fanned in that country. Hertzog's inclusion in the Cabinet is thus ominous, and further increases the anxiety as to how far Botha can carry his ministers with him. Cable advices from South Africa state that the elections have given Hertzogism its death blow, but only the future can show whether the result is really fatal or not. The Cabinet have been warned of the feeling which prevails, but Hertzog is still in the Cabinet, and the Orange Union party are reported to be in a mood to only support the Government upon the party's own terms, as each man is pledged to extend Hertzogism. Botha will not have to look for his troubles, they are already facing him, and he will have as his critics such well known men as Dr. Jameson, Sir Percy Fitzpatrick, Sir George Farrar, and others.

The Premiership of United South Africa itself affords another example of the way in which opportunities have come to Botha. The first claimant was unquestionably John X. Merriman, of the Cape Colony, an exceedingly clever man, and possessing wide experience in South African politics. Most people thought he would be the man, but events proved otherwise. John X. gave his chances away, he did much at speechifying, he made blunders, had to explain his meaning and so on, while his bitter tongue stirred up strife. On the other hand Botha, like Brer Fox, "laid low and said nuffin," or to use another simile, he let the other man shake the tree, but stood under and collected the fruit. In due course Botha was asked by the Governor-General, Lord Gladstone, to form the first ministry.

To show the spirit which is animating the British speaking party in South Africa, it should be mentioned that big efforts were made to endeavor to get what was termed a "best ten men" government. Dr. Jameson had many interviews with Botha and other leaders of the Dutch party, and urged the "best ten men" idea, as a carrying on of the convention spirit which had put racialism on one side, and desired to give South Africa a clear start, allowing parties to subsequently evolve on lines other than racial. The convention spirit referred to by Dr. Jameson was that which animated the delegates from all the colonies, whatever their race, who met in convention and evolved a basis for an United South Africa. At that convention the delegates put racialism behind them, and went about their work in a thoroughly statesmanlike fashion. The "best ten men" idea, it is understood, commended itself to Botha, but he was unable to get his party to follow him. Office had more attraction for them than the loftier principle of consolidation implied in Dr. Jameson's proposal. The Unionists have, however, no reason



THE HIGH-FLIER'S RETURN.

The Kaiser-Bird (re-entering cage): "It's all right; I'm going back of my own accord. But—(aside)—I got pretty near the sky that time. Haven't had such a day out for two years!"

to be dissatisfied with the results of the election. As it stands, the party will be able to exercise an effective check upon the reactionary tendencies of the Nationalist party should these manifest themselves. Botha is now to be put to a most severe test of his ability, and he will either make his reputation or lose it altogether.

South Africa has always been a country of surprises, and an altogether new one has been provided by Lord Gladstone. Although the son of the greatest of English democrats, one for whom rank and title had no attraction whatever, the first Governor-General of United South Africa is proving a patrician of the first water. The plain living and high thinking of such men as Lord Milner and Lord Selborne, necessary in the strenuous days of these capable administrators, has given place to an almost regal pomp and ceremony which somewhat jars the feelings of both British and Dutch in South Africa. As can well be imagined, the Dutch dislike the "fuss and feather" order of things exceedingly, and this may ultimately prove one of Botha's perplexities, unless it gradually becomes part and parcel of the new conditions in South Africa. Coming after such tried and capable administrators as Lords Milner and Selborne, Lord Gladstone has a high standard to live up to. Not soon will the magnificent services rendered to South Africa in general and Confederation in particular by Lord Selborne be forgotten, and no one knows better what these services were than Louis Botha, first Premier of United South Africa. It is a well known fact that in home country politics Lord Gladstone was a source of weakness to his party, and he has yet to win his spurs in the troubled sea of South African politics.

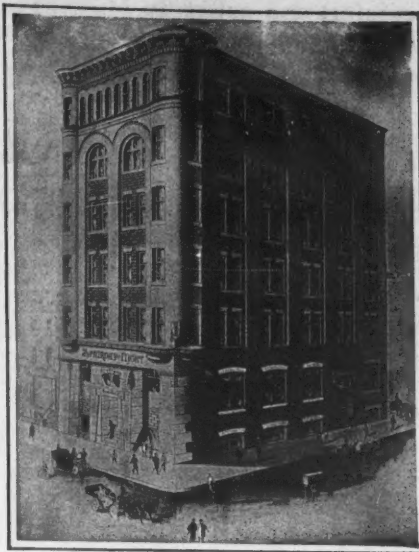
Botha will be allowed a fair chance to make good. Of that there can be no doubt, but it is open to speculate how far the loyalty of many of his fellow Boers is deeper rooted than the mere expediency of the moment demands. Brother Boer has always been noted for "slim-ness," and he has a wonderful knack of covering up his real feelings. It may be that the old order has thoroughly changed, giving place entirely to the new, and that the imperial idea—in its truest sense—which has borne such wonderful fruit in other outlying portions of the Empire—may unite both English and Dutch in South Africa in an indissoluble union. The early gift of self-government was given in order to help on this consummation, and if the Dutch are thoroughly in earnest there should be no trouble about the matter. It remains for the new ministry to transform the ideal into a reality. Botha occupies the centre of the stage, and the near future will show whether he is to prove a star, or an absolute mediocrity. One almost unconsciously recalls the old saying: "Ex Africa semper aliquid novi," and certain it is that of all the novel and surprising things which have been found in South Africa, not the least wonderful will be the growth of the imperial idea, in English and Dutch alike, to such an extent as will cause United South Africa to take its proper place amongst the other great Dominions beyond the seas.

It is just as incumbent on us to hide our thoughts as it is for us to wear clothes. A man who blurs out all his thoughts, just as they arise in his mind, is as inconceivable as the spectacle of a man walking naked through the town.—Anatole France.

It is rumored that Yale will drop Greek as an entrance requirement. Prospective students, however, will still be required to bat .300 and field .979, we presume.—Detroit Free Press.



His Taftship: "Can you beat it? He cost me for the leading part, and now he gobbles the centre of the stage and every inch of limelight."—Harper's Weekly.



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! POINTS ABOUT PEOPLE !

Fraser o' Guysboro.

THE late Hon. Duncan Cameron Fraser, Lieutenant-Governor of Nova Scotia, and formerly member for Guysboro' in the House of Commons, who died last Tuesday, was the hero of many stories which had gathered around his name and his picturesque personality in the course of his lengthy and varied career as lawyer, judge and politician. A giant in stature, standing well over six feet in height and broad in proportion, he had a heart and soul which matched his herculean frame. He was a Scot of the Scot, filled alike with the pride of race and the gift of the gab, and his oratory was in equally great demand at Liberal campaign meetings and banquets of the St. Andrew's Society and the Sons of Scotland.

One of the best tales concerning him had its locale at a political meeting in his native province. The future Lieutenant-Governor was striking the sentimental chord, and was dilating on his boyhood days to an audience largely composed of his fellow-Scots.

"Gentlemen," he said, "I do not know whether you



The late Hon. Duncan Cameron Fraser.

will believe me or not, but it is nevertheless a fact that at school I was only punished once by the teacher—and that was for telling the truth."

"Weely, Tuncan," came the quick retort in the high-pitched tones of an aged and shrewd Heelan' mon, "it cured ye a' richt."

Another anecdote which showed the innate kindness and generosity which Mr. Fraser concealed under a bluff exterior was contributed several years ago by a Toronto newspaperman to the annual programme issued by the Toronto Press Club. Under the caption, "A Nova Scotia Angel in Disguise," the story runs:

In the days before telephones were in use in the United States to the extent that they are now, a Canadian newspaperman was stranded in the good old city of Boston. After several days of the strenuous life without the where-withal to support his strenuousness, he managed to get some space work on the old Journal. He "made good" in a fashion, and was congratulating himself that the days of park benches for sleeping places and a tightening of his waist band for meals were over. But the first night, or rather early in the morning, the City Editor called him across to his desk and said:

"Take a herdic and go out to Brookline, call on Mr. Blank at such and such an address, and ask him whether it is true that his wife has left his house and entered action for divorce. Don't come back without the story and bring the photos of the principals with you."

The Canadian, who had not lost all sense of decency, and who still retained his belief that a newspaperman might be a gentleman and that being a reporter was not synonymous with being a cad, felt his breath come in at the very idea. He was about to protest, when the City Editor was called to the chief's sanctum, and the



Photograph by Underwood & Underwood, New York.

DR. WOODROW WILSON.

The famous head of Princeton University, who has been made the Democratic candidate for the Governorship of New Jersey.

chance was lost. He had to go at the assignment, or quit.

It was a difficult choice. A man with an empty pocket has sometimes to pocket his pride in lieu of something else wherewith to fill it, and hunger won the day. Accordingly the Canadian started out. He went over to the Tremont House in search of a herdic, and was feeling just about as miserable as any self-respecting man could, when he was hailed by a cheery voice of Gaelic accent: "Hullo, what in h— are you doing here?" The Good Samaritan (for such he proved to be) was a burly Nova Scotian politician, well known all over the Dominion for the strength of his voice, and now occupying the highest place in the gift of the Crown in his native province.

The reporter told his story—how he had outrun the constable, how he had been stranded, and finally the disagreeable assignment which he had been given.

"Come here, youngster," said the Nova Scotian, and he took the lad by the arm. "You are not going to Brookline to night or any other night on such a mission. You are going to sleep right in this hotel, and you are going to have a good supper. Leave it to me to attend to that d—d City Editor."

And they went in together. The reporter went down to the restaurant and filled himself with Boston chicken pie; the politician went away to return half an hour later with the remark, "Here's the price of your day's work. That Jack-in-office won't ask a Canadian boy to prostitute himself again in a hurry."

Then they had a drink and went to bed, the boy to dream of an angel in human form, six feet or more high. He awoke in the morning to find his Good Samaritan gone and a ticket for Montreal awaiting him in an envelope.

A Run on Hats.

THE close of the professional lacrosse season was followed by an incident, the truth of which is vouched for by a clerk in a well-known haberdashery. One afternoon seven men came in together and took possession of the show room. The shortest member of the party, a little fat fellow with a jolly countenance, sat down in a chair and appeared to take very little interest in the other six, who proceeded to raid the hat boxes.

It took some tact and ingenuity to please them all, but the clerk did his best. One man wanted a hat which would suit a long head, and as it was placed on the top of a long body, he concluded that a wide brim would take away the steeple-like effect. Another man wanted a hat which would suit a large head surmounting a small face, but he urged that he must not be made to look as though he was wearing an extinguisher. So it went on until the whole half dozen had been suited and were ready to depart satisfied with their purchases.

Then the little fat man got up from his chair, drew out a roll of bills and asked what the total cost would be. "You seem to have suited them all so well," he said, "you might now see if you have a hat which would suit a bone head. Perhaps you will understand me better when I say that I was absolutely confident last May that the Torontos would win the championship of the N.L.U. and go after the Minto Cup."

She Saw the Cardinal.

THE story of the old Scotch woman who was disappointed on account of Queen Victoria's inability to fly over the toll-gate is a very familiar one, and there are similar tales told to show the odd ideas of the dwellers in rural districts, but some people may be found in the cities who have pre-conceived notions of royalty and dignitaries which are just as amusing. An incident occurred just before the reception of His Eminence Cardinal Logue during his visit to Toronto which those who saw the Primate of Ireland will appreciate.

An old woman was trudging down Sherbourne street with a large basket when her attention was attracted by the strings of Chinese lanterns, the lights and the crowds round the house where the reception was to be held. When she heard that a Cardinal was expected in a few moments, she placed her basket in the shadow of a nearby signboard, and waited to see the great man. At last a sudden crushing and craning of necks told her that Cardinal Logue had arrived.

"Where is he?" she asked of the young man who had made an opening for her to see.

"There," he replied, pointing.

"Which one?"

"That one."

"Is that the Cardinal?" she ejaculated with evident disappointment; then, after a pause, "Why he looks just like an Irishman."

In the Course of Justice

The Vivacious Recollections of an Old Court Reporter.

AT a recent reunion of Thornhill Old Boys, a lawyer vouched for the truth of this story. A well-known character was brought up before the magistrate at Sudbury charged with burglary. He was in a suspicious locality, and the implements of the profession were found on the premises. The police were sure they had their man, but reckoned without the defending lawyer, who proved his client's innocence to the satisfaction of the archon. The tools were not the property of the accused. He was discharged, and was preparing to leave the court when he turned and said to the magistrate: "I suppose I go for good?"

"Yes," was the reply.

"And can't be brought up again for this offence?"

"No," said the magistrate.

"Sure, now?"

"Quite."

"Then I'd be obliged if you'd tell the police to give me back my files and jimmy."

In a will case before Judge McDougall some years ago, one of the lawyers fell foul of a witness, and the following ensued:

"Did your father give you no parting admonition?" asked the barrister.

"Nope. Dad warn't the one to give anything away while he could hang on."

"I mean to say, what were his last words?"

"What's that to do with you?"

"It's got to do with me and with this whole court," said the lawyer. "What were they?"

"Well, dad said: 'Don't have no trouble when I'm gone, Jim, cos lawyers are the biggest thieves unhung and they'll grab all.'"

Once upon a time Toronto boasted a very learned City Clerk, the late John Blevins. Contemporaneously the electors used to return a gentleman whose knowledge of the classics was not equal to that of the Clerk, but whose courage in the use of language was undoubted. On one occasion he doubted the soundness of the Clerk's ruling on some point in the following phrase: "The City Clerk knows best, of course, but I have always understood that the Habeas Corpus Act conferred on every unconvicted person the privilege of being acquitted till after committal."

The late Chief Justice Armour used to tell the following: At one of the Assize Courts a man of some repute as a local oracle was chosen foreman of the Grand Jury. The only question for consideration was whether or not a true bill should be returned against a man who had attempted suicide and had inflicted serious injury on himself.

"Well, gentlemen," the foreman inquired of the grand jury, "do you find the man guilty?"

"No, no!" said a juror, who gave his reasons.

"Just so, just so," said the foreman. "Well, gentlemen, if we cannot find him guilty, we can at least recommend him to mercy."

Chief Justice Burton, then a practising barrister, was once nonplussed by a dirty-looking bricklayer who came to be sworn.

"Really, witness, when you have to appear before the court, it is your duty to be more clean and decent in your appearance."

"Well, if it comes to that, I am every bit as well dressed as you are," was the reply.

"How do you mean?" asked the barrister, angrily.

"Why, you come here in your working clothes, and I'm come in mine."

A butcher of North Toronto was years ago brought before Judge McDougall for examination as to lunacy. "How many legs has a sheep?" asked the Judge.

"Do you mean a live one or a dead one?"

"Is it not the same thing?"

"No, there is a big difference. A live sheep has four legs, a dead one but two—there are but two legs of mutton and the others are shoulders."

Justice is sometimes in a very good humor in this country, and pleasant withal. A suitor once addressed the late Judge McDougall as "My dear man." Horrified, he attempted to apologize.

"Oh, that's all right," said the Judge, smiling.

An out-of-town lawyer was staying with a Toronto friend during the South African war. His host's daughter, who was engaged to one of our officers in the contingent, was lamenting the loss of so many men, especially officers, in the battles. The legal man tactlessly observed that those who live by the sword must expect to die by the sword.

"By a similar rule, then, those who live by the law must expect to die by the law," was the retort.

The following story has been brought from England by a Canadian barrister who has been sojourning in London. For the benefit of non-sporting readers it should be explained that a dog, when exhibited, is said to be "on the bench" or "benched." At a trial of an action for damages for running over a sheep dog, the winner of many prizes, counsel for the defendant was anxious to prove that the dog had "had its day," and that damages should be nominal.

Unfortunately, Lord Coleridge, who was trying the case, had dropped off to sleep, and the evidence was being wasted. Counsel's one chance was to cause such a laugh in court as would wake the Judge. So, gradually raising his voice, he asked one of the plaintiff's witnesses:

"Is it not your experience, as an exhibitor, that when an old dog has taken his place on the bench for many years, he gets sleepy and past his work?"

Amid the roars of laughter which ensued, Judge Coleridge woke up and judgment was eventually given for the defendant.

The late Stewart Houston, before he undertook the administration of Massey Music Hall, practised law. He appeared one day in a case where the license for some sort of a pleasure garden down east was being opposed by a local vigilance committee. The principal witness was a Sunday school teacher, who described with bated breath the scenes he had witnessed in the gardens.

He was asked to specify what sort of scenes.

Amid an awestruck silence he related how he had actually seen young couples kissing one another behind the bushes.

Houston asked him if he had never kissed a girl.

The teacher flushed red and appealed to the magistrate for protection. When the bench refused to interfere, he stammered out: "Only once, and she was a Sunday school teacher."

A young man was taking an oath in one of our Division Courts.

"What was the last thing the clerk said to you?" asked the Judge.

"Kiss the Book," replied the witness.

"Then, why didn't you?"

"I did."

"No, sir, you did not. I saw you kiss your thumb."

"I beg pardon, your Honor, it was an accident."

"Young man, if you go about kissing things by accident you'll get into trouble."

The late "Billy" Murdoch was once defending two men from the charge of being drunk before a Torontonian, since retired from the bench. Rising to speak on their behalf, he said:

"My clients can prove that they were sober. On being told that a charge would be laid against them they at once went off to be examined by a doctor, and I hold in my hand a letter from him which, with your Worship's permission, I will now read to the court."

Instantly the Crown sprang to its feet and protested against the admission of such a letter as evidence. The objection was held to be a good one, but as the evidence against was deemed insufficient in other respects, the case was dismissed. Had the letter been admitted, the men would have been convicted, for it read: "The two defendants both came to me, and I regret to say I found they were both very drunk."

Distinguished Theologian at Wycliffe.

REV. DR. GRIFFITH-THOMAS has returned from England to join the staff of Wycliffe College, Toronto.

Dr. Thomas for some years past has been Principal of Wycliffe Hall, Oxford, and is a scholar, writer and preacher of wide spread repute in the Old Land, as well as in the United States. He is a graduate of London University and also of Oxford, from which University he took his degree in Theology. Prior to Dr. Thomas' entrance upon his work at Wycliffe Hall, Oxford, he was in charge of a very important church in the West-End of London.

On the eve of his leaving England there was a remarkable demonstration of esteem on the part of Dr. Thomas' friends, who gathered from every part of Eng-



Rev. Dr. Griffiths-Thomas.

land to meet him at dinner in London. In addition to various addresses and other gifts, Dr. Thomas was presented with a purse of 1500 guineas, as a token of the esteem in which he was held by his fellow Churchmen in the Old Land. Dr. Thomas will occupy the position at Wycliffe College, of Professor in the Departments of Old Testament and Ecclesiology. He will also lecture in the English Bible.

The authorities of Wycliffe College are to be congratulated on their success in attracting to Canada and to the City of Toronto a man of such outstanding position and gifts.

A Critic's Dilemma.

ONE of the latest additions to Canadian literature is a book entitled "Janey Canuck in the West," by Emily Ferguson. This modest little volume was placed on the market a few months ago, and naturally attracted some attention in the Western Provinces, as it dealt with them from the standpoint of an observing woman, and one of the Winnipeg papers accordingly decided to have a review of it for their page devoted to books. The critic for the paper was Mrs. Arthur Murphy of Edmonton, and the volume was accordingly forwarded to her. A few days later it returned to the editor accompanied by a note from Mrs. Murphy. She said that she had done her best to give a fair criticism of the book, but found it hard to review it from an absolutely impartial point of view. She hoped that they would appreciate her difficulty when they knew that she had written the book herself under the pen-name of "Emily Ferguson." The editor wrote the book review, and it was much more enthusiastic than the one forwarded to him by the critic.



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Boston Transcript.

Hudson Bay: Its Conditions and Problems

An Address by Mr. L. S. Amery, recently Colonial Editor of the London "Times," before the Empire Club of Canada, Toronto, on Sept. 22, 1910. Mr. Castell Hopkins in the chair.

Mr. President and Gentlemen:

It is a very great pleasure as well as a great privilege to me to be allowed to address your Club to-day. I had hoped to have had that privilege just a year ago, but unfortunately, the day before I came here I broke my leg—consequently my engagement. The subject which I am asked to speak on, Hudson Bay, is a very large one, and for me to deal with it at all adequately would require a far greater knowledge of the details of the transportation business of this country than I possess, and a great deal more time than you can spare from your business to-day.

All I will attempt to do is just to suggest or outline some of the main points raised in connection with the operation, first of all, of what is known as the Hudson Bay Route for the accommodation of transportation between the West and the outside world. Secondly, with the economic possibilities of the vast, almost unexplored region which lies around the shores of that great inland sea.

Now, I might, perhaps, begin by reminding you that the Hudson Bay route is not a new experiment, for very nearly a century that was the predominant trade route to the west of the continent. You may remember that there was a period, lasting very nearly 50 years, of the acutest commercial rivalry between the Hudson Bay Co. and the North West Fur Co., with headquarters at Montreal. During that long struggle the Hudson Bay Co. enjoyed the advantage of being able to get goods to the interior about a month earlier than their rivals, because in those days of slow sailing vessels and canoe journeys it was far easier to go to the Rocky Mountains from England by way of Hudson Bay, York Factory, Hays River, than to bring goods from Montreal, up the Ottawa, across the Great Lakes, up from Ft. William, along the Savannah, to Rainy Lake and across Lake of the Woods and up Lake Winnipeg.

As far as I am able to learn from studying history the Hudson Bay Co. forced an amalgamation of the two great companies, and for the next 40 or 50 years the whole trade of the West was collected and came down the Hays River by canoe and portages to Winnipeg over the old Hudson Bay route. Simpson would go up that route, Franklin went by that route on his great exploration trips, and the description he left applies admirably to what we saw on our trip down there the other day. It was by that route that the British troops—Infantry, Artillery and Sappers—were sent in 1846 to help the Hudson Bay Co. guard the great frontier country of Manitoba against the possibility of American aggression. It has often been said that the Hudson Bay Co. on that occasion saved the North-west to Canada, and I would not for a moment dispute the claim. It might be well to say that the North-west was owned in those days by the Hudson Bay Company, as it were in a double sense, on account of the difficulties of transportation; and I believe from my observations that the present Far North-west of Canada can be reached from Liverpool by the Hudson Bay route quicker than from New York.

Hudson Bay affords a back door to this continent, which might be easily used by the British in case of imminent need, and possibly mean, again, the saving of the North-west to Canada; and that route which has been so important in the past, may, therefore, not be unimportant in the future.

After the incorporation of the North-west Territories into the Dominion of Canada railways began to push into the West, steamers were put on the Great Lakes, and eventually the historic C. P. R. line was built into the interior, and the Hudson Bay route, which was once the highway of commerce, began to be forgotten. There were few vessels passing the shores of Hudson Bay, only one small sailing vessel arriving each year, and the people of Canada practically ceased to realize the existence of this mighty inland ocean in their very midst. True, in the last few years interest has revived in the Hudson Bay route, and as the West is now quite a political power, the Government of Canada has given a definite promise that the Hudson Bay Railway shall be constructed.

Still, I do not think we can say the question of the Hudson Bay Route, is, as it has been regarded, of supreme interest to the Prairie Provinces alone. I maintain that if this route is opened up it will be of great national interest to Canada—to the whole of Canada—and of great Imperial interest as well. I think this was the thing in his mind, the bringing out of the National and Imperial importance of this route, when Lord Grey (one of the most enthusiastic Canadians that Canada has ever produced) decided this summer to travel over a great part of the Route himself and see with his own eyes what that region was like, to help interest the people of Canada in that great, heretofore neglected, part of their own inheritance. Now, I do not know whether I should say much about that trip myself, but we can go up Lake Winnipeg in twelve days, through as pleasant scenery as you will find in any of the lake scenery in the eastern parts of Canada. We had the finest of warm weather, permitting us to bathe two or three times a day. Coming down Hudson's Bay we went from Fort York at the mouth of the Nelson, up the Churchill and across the Bay without encountering a vestige of ice, and enjoyed weather, which, I think the newspapers have already informed you, allowed us to dine on deck in our pyjamas! Not until we entered the harbour did we see any ice. There were a few icebergs there, driven up by the tide from the Atlantic, just such as you would see a few weeks earlier in the Strait of Belle Isle. I shall try but very slightly to consider the commercial possibilities of that route, but I have studied this feature on our recent trip, and would like to submit to you the results of these studies during the next few minutes.

First of all, I would like to draw your attention to possibilities of the Hudson Bay route as a channel of transportation. Now, you are all, no doubt, aware of the main arguments in favour of that route. Owing to the shape of the globe the distance from Liverpool to the western shores of Hudson Bay is practically the same as the distance from Liverpool to Montreal, just under 3,000 nautical miles. Then, the western shore of Hudson Bay is nearer the great grain-growing area by anything from 1,000 to 2,000 miles than it is to Montreal; and that primary fact makes a very strong case for the building of the 400 miles of railway required to connect Hudson Bay with the Prairie Provinces. In

view of the way the country continues to push farther north in Saskatchewan, I think there ought to be a line extending east across the northern part of the Prairie Provinces, for the handling of grain, coal, etc., for I believe the cultivated land will eventually extend as far north as the Churchill River, or from one to two hundred miles beyond the present limit.

The arguments in favour of the Hudson Bay route are very strong indeed, and while it is well to keep in mind the various difficulties and objections which have to be met, I may say there is no difficulty in the way of actual construction. The country is level except for some patches of muskeg, but there is nothing to prevent the Line from being constructed. There is one great difficulty, that of finding a harbour, and this is a very formidable obstacle, for with the exception of Churchill there are no harbours on the western shore of Hudson Bay; and under present conditions no ship drawing 20 feet of water can get within ten miles of the shore—it would not be safe. The Earl Grey lay fifteen miles out from shore when she came to meet Lord Grey's party the other day. The only natural harbour is Fort Churchill, about 470 miles from Hudson Strait. It is a very good natural harbour with a narrow entrance, while rocks almost completely enclose it in a semi-circle. It is not very large—would not hold more than three or four dozen good-sized ships—and the question not yet determined is whether it could be enlarged without very great expense. There is certainly plenty of room if the channel were enlarged, but if it is found that the bottom is rocky, the cost would be very considerable.

The other harbour is at the mouth of the Nelson in Saskatchewan. The Nelson goes through a perfect wilderness of shoals, but it is believed by men of authority who have lived there for some years that if a proper channel were opened the harbour would accommodate any number of vessels. On the other hand, all the sailors who have heretofore navigated the Bay prefer Churchill, and I think myself it will make the best harbour, but until the Government survey is completed, of course, it is hard to determine that. One thing in favour of the Nelson is that it is 50 to 60 miles nearer, and goes through a better country.

Then comes the question of the navigation of the Bay itself. I may say it never freezes over in winter. Hudson Strait freezes for some distance from the shore. In spring there is a good deal of loose ice floating about the Bay, but nothing to impede navigation. As far as the Bay is concerned, there is no reason why ships should not go in all the year round. The real problem lies in the Strait. Nothing feasible has been found whereby the Straits can be made open to the ordinary tramp steamer in winter. Some people suggest ice breakers. If these proved successful, it would mean navigation could be kept open six to seven months a year; as for ordinary traffic the Straits are only open from the middle or 23rd of July until some time in November. I have spoken to people who have been the Straits for some years, and they tell me they are open well into December. A ship ought to leave Churchill or Nelson the first week in November to get out the same year. As far as I can make out, the navigation of Hudson's Bay and Straits is just as safe as navigation on the St. Lawrence. According to observations made on the Neptune Expedition some years ago, the ice encountered in the Straits during August and September was less than is met with in Belle Isle farther south, and the storms were about in the same proportion. During November heavy snowstorms are of considerable danger to navigation.

Another danger I think will disappear with closer study, I refer to that caused by the compass acting in a very erratic manner for two or three hours at a stretch. I think, given proper Marconi stations along the Straits, lighthouse arrangements and so on, you will have at least four months' effective navigation on that Bay. This practically means that a ship could leave England before the middle of July, and with proper facilities for handling the traffic at Churchill or Nelson, could make three complete trips before the close of the season. Now I think that disposes of the argument that the insurance would be cut off, for I have no doubt when it is proven that there is at least four months of safe navigation, although the rates will be somewhat higher than the ordinary rates, shippers will not lose the benefit of marine insurance altogether.

Of course, the route would not pay if it were confined to the export of grain alone, as the freight rate on grain is an extremely low one, and it would only be through having a full cargo each way that the route could be made a paying one. Another benefit to be derived from this route would be the overcoming of the congestion in freight during the harvest time. Not more than 20 per cent. of the grain from the West can leave Port Arthur before the close of the season, and while the cars are being sent out collecting the harvest, the Western merchants are unable to get their merchandise shipped to them to fill up their stocks, just at the very time they could dispose of their goods—the time when the farmer has the money in his pocket, from the sale of his grain, to make his purchases. One other point in favour of this route might be mentioned here; when the demand for harvest hands is at its height, instead of draining Ontario, they could be brought out from the Old Country in July by this route, work through the harvest, and return to England in the same season by the same route.

There are a great many people in the West who think this is to be a great grain-carrying route. So far, I cannot say that I share their optimism. I think a great deal of grain will still be carried as at present, but I do believe it will form a very valuable subsidiary outlet, keep down the cost to the shippers, and ease the situation at the time of the greatest pressure, while it will also be of great benefit to the West, and by so doing benefit the whole of Canada.

Now, there are several questions which arise in connection with the possibilities of this route. There are people who think that its opening will be injurious to established interests in Eastern Canada. I cannot believe that for a moment. If the opening of the new route increases the population and increases the cultivated area in the West, the bulk of the benefit will go to the people of Eastern Canada who supply the major part of the needs of the West during the balance of the year. I have no hesitation in saying that the opening of this route will help British trade, as it will bring the Northwest as close to England for those four months of the year, at least, as she is to Montreal at present. I think if British trade gains anything it will not be at the expense of Canadian (Concluded on page 22.)

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What Canada owes to England



BY ANDREW MACPHAIL, M.D.

It must seem an ungracious task, this casting up of accounts to see how we stand with the Mother Country, unless we keep in mind that England does not demand it. On the contrary, the mind of England was well expressed by the London "Standard" in the words: "Until the five nations offer willingly, we will bear cheerfully the burden of their defence, and the exacting task of endeavoring to adjust foreign relations with regard to the interests of the Imperial whole, and the susceptibilities of its component parts. We will not attempt to force them to take their places as fully-grown members of the family until they demonstrate of their own free will, their desire to do so."

We owe it to ourselves to present this reckoning, to take an accounting of what England has done for us; and if the account be satisfactory, to make an open and grateful acknowledgment of the result, until we see our way clear to discharge the obligation, and deal with new demands which may arise.

The congeries of communities which are known as the British Empire occupies one-fifth of the land surface of the earth; and the burden of its support falls upon not more than 55 millions of white men. Of these only 40 millions are bearing their full share and holding themselves responsible for the safety of the rest, as well as for the 400 millions of men of other races who make up the total of the populations subject to the King.

This burden will in no long time become intolerable, and must be cast down—that is, if it is not flched away—unless all members of the community come to the rescue with a determination to share in the responsibilities of bearing it, as well as in the privileges of ownership.

Last year the charge for the Imperial Navy alone was 30 million pounds. Germany spent two-thirds as much; and at the present rate of progress the United States will in three years be spending as much as England now pays. The end is not even in sight. Within the lifetime of Englishmen now living, the navy estimates have increased threefold. It would not be surprising if the amount rose from 30 millions to 100 millions a year during the present generation. Therefore, it becomes us all to see where to stand in preparation for this new condition of world affairs.

The early part and middle of the nineteenth century was a great era of peace, during which the British Empire expanded automatically, whilst other nations were concerned with their own internal affairs. When these were disposed of, they found that our frontiers marched with theirs for a space of 28,000 miles. The only nation whose borders are not continuous to our own is Austro-Hungary. Then began a period of expansion for these nations, and they found themselves hemmed in and jostled by this new Empire, which had grown up as if it were by magic. This is the reason why the strain upon the Empire must be studied anew and the stress upon the different parts adjusted.

What Canada owes to England is primarily this, that she defended us all these years whilst we were growing large, and sleek, and fat, and even unaware that we were being defended. Defence rests ultimately upon power, which is none the less real because it is exercised without the noise of war. In the shelter of that power, which is embodied in the British Fleet, we have gone safely,

developing our resources and moving freely in the world to buy and to sell. For that protection we have not so much as seen the bills.

All British wars have been one war waged for the defence of the Empire, and in defending one part all were made secure. The National Debt of England was incurred upon our account, and it remains an obligation only upon the men who dwell within the three islands. Accordingly, we were left free to incur debt on our account for the industrial needs of the country.

England has also furnished us with the capital which has helped to bring about the present state of prosperity, and has loaned it freely because Canada was an integral part of the Empire. The editor of "The Monetary Times" has compiled a list of British investments in Canada, to which Mr. Richard Grigg, H.M. Trade Commissioner, has called my attention. It appears from this computation that England has loaned to Canada in the last five years, the enormous sum of \$605,453,852, and Mr. Paish estimates that British investors have now upon loan in Canada an amount equal to a billion and a half of dollars. In addition to this, Great Britain has granted to Dominion loans the right to be treated as securities in which trust funds may be invested. This concession is worth at least one per cent. on the rate of interest which we pay. Much has been heard of American investments in Canada; and yet the same authority estimates that the total amount of these is not equal to one-fifth of the British capital.

No civilized community can endure without an organization for doing political business with other communities, and we have been spared the expense of this by England. We have had freely at our disposal, the most powerful diplomatic service in the world, and consults in every port, who are as intimately concerned with our interests as if their employment came direct from us. Canadian sealers incarcerated in Russian prisons, or involved in the courts of Chili, have been rescued by the strong arm of British diplomacy. We may not see much of a navy which lies concealed in the mists of the northern waters; but those with whom we do business are aware of its existence and know that it is at our command as freely as if we laid the keels in our own dockyards and paid off the crews at the end of a voyage.

But the best gift of all, or rather it is an inheritance, is the institutions under which we live and move freely, whereby life upon our western plains or in a Yukon dance-hall is as safe as it is in Trafalgar Square, and much safer than in Madison Square Gardens. Under these institutions, we are free to develop a civilization in accordance with the genius of the race from which we are sprung. We have an equivalent for administering justice between individuals and ensuring to each his full political rights.

Especially do we owe to England a heavy debt for having maintained the ancient traditions to which we may appeal, the integrity of the kingship as a point where loyalty may centre itself, and the purity of public life, which we may emulate. The resources of an ancient civilization have been freely at our disposal, whereby we have been kept free from the rawness and arrogance which always comes upon a community cut off from its parent stem.

Preaching the Gospel of Union, seeking the end that all creeds
Might on the altar of freedom sacrifice give of fair deeds.

This noble piece of campaign literature so impressed the Editor of SATURDAY NIGHT, that he decided to republish it in part for the edification of his readers. But, unfortunately, the composition was given to a linotype operator of strong Conservative principles, who made a number of changes in the poem as he "set it up," altering its tone and character to some extent, as is evident from the following:

THE BOWL OF THE WEST LAND.
By TOADY A. BROWN.

Called the great Bowl of the Westland, "Come unto me, ye who rule,
They who would plan for the votes here, needs must drink deep of the juice.
Vast are the heads in the morning, born of my soda and rye,
If you would strengthen the Party, come and drink deep lest it die."

Into the East went the message, clear to the centre of graft,
Right to the ear of Sir Wilfrid, who heard its strong tones and then laughed.
And borne on the wings of the morning, he to the West gave reply,
"Bowl of the Westland, I hearken, unto thy Kingdom hie I."

Then rose up the West for his coming, and rose up the Grit hustlers, too;
Decked she her tables with bottles, and filled them with good mountain dew;
Flung out her placards in welcome, the work of stout Liberal toil,
Sent forth her offspring to greet him, the servants of Party and spoil.

Not to the Chief of a Party, but to a little tin god,
Who worked the glad hand to the limit, and also the sons of the sod.
This was the tribute the West gave unto him who went forth,
He who ruled in the temple where grafters do graft in the North.

Into the West went the Seeker, drawn by the Bowl's mellow brag,
Vigilant into the vastness, speeding from jag unto jag:
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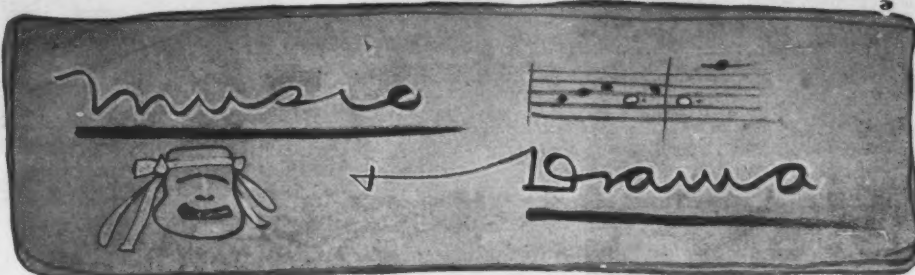
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THAT the general public reserves its chief rewards for the peerless vocalist, despite the fact that the present is the day of the interpreter, was evidenced by the enormous popular success of the Melba concert on September 21. The audience in Massey Hall reckoned with the many who could not obtain admission on any terms constituted the largest assemblage ever drawn by a musical artist in this city. The success of Melba's tour has not been incidental to this city either. Winnipeg and other towns have a similar tale to tell. No doubt this financial triumph is due in part to the foundation work done by Melba's Canadian manager, Mr. Shipman, but nevertheless it demonstrates the glamor which the fame of a great voice holds for the public at large. Melba is fortunate in being able to win this success before her voice is gone; such vast audiences are usually attracted by prima donnas whose voices are but ghosts of their former selves. Melba's singing mechanism is still a marvellous one of which even the freshness is but slightly impaired. Nevertheless, the concert for the most part bored me. I do not care for flute solos and harp solos except as illustrative episodes in some noble orchestral composition and especially do I suffer from satiety when so many of them are furnished, as was the case at this concert. Miss Ada Sassoli is a brilliant executant on the harp and had she not been expected to do so much would have won greater popularity. Mr. John Lemmon is a most accomplished flautist, but in his case also, there was too much of a good thing. Mr. Albert Quesnel, a routine tenor of pleasant qualities, sang nicely and that was all. The mixed programmes that Melba usually provides are a curious hash at best. I went prepared for a programme of minor interest musically, and I was not disappointed.

Melba herself would hardly claim to be an interpreter and any time she strayed from the field of mere vocalization her short-comings were manifest. She was at her greatest in the mere show-piece, the "Jewel Song," from Gounod's "Faust." In this number which came midway in the programme all those ravishing qualities of her art which stamp her as the pre-eminent mistress of intricate vocalization were made manifest. There was a minute roudade that was as delicious a rippling figure of sound as one has ever listened to. The marvellous evenness of her voice throughout its range has probably never been surpassed and probably but seldom equalled in the annals of vocalism. One listened in vain for the smallest indication of a break or gap or seam in the brilliant scale passages of this song. In her first number, the "Mad Scene" from



HENRY E. DIXEY.
 The veteran and brilliant comedian who will be seen at the Royal Alexandra Theatre next week in the English success "The Naked Truth."

"Lucia," which is another great *bravura* achievement, there seemed to be some subtle loss of quality in the voice, as if its velvet had had its nap worn slightly in spots, but later in the evening this sensation had vanished. In the "Lucia" aria, one noted another exceptional quality of this voice. While giving the impression of being of light timbre, it can be on occasion extremely powerful. The final trills of the mad scene actually produced a perceptible vibration in the ear drums of many of her listeners. This was not especially pleasant, but it demonstrated that Melba's voice in a dramatic sense is far more powerful than it is usually credited with being. When Melba tried her hand at sentimental interpretation in Tosti's "Good-bye," the results were deplorable. She did violence to the rhythm of this hackneyed but really beautiful lyric and adopted methods to win the tears of her audience that in a singer of less skill and distinction would be classified as "moo-ing." At the same time she missed all the subtle melodic accents that give pathos to such lines as "All our to-morrows shall be as to-day," and carried no conviction of sincerity in her exaggerated phrasing of the conclusion. It would probably not be worth while going into this matter

in such detail were it not for the fact that many young singers in the audience went home with the idea that this was the proper way to sing "Good-bye." Should such an idea become widespread, it would lead to the desolation of firesides. There is no law against prima donna singing "Coming Thro' the Rye," and consequently they all do it. Melba uses this license with a better right than most, because being of Scottish descent, she handles the Scottish accent smoothly and sings the ditty well. In conclusion, let it be said that the accompanist, Mr. Maurice Lefarge, throughout lent admirable support.

"THE Passing of the Third Floor Back," is seen so soon after its phenomenally successful week here in April last that it is impossible to give any revised impressions. To really test it one would like to see it three years hence as well presented as it is now. Then one could adequately judge whether the fresh and intense appeal that it makes to sound sentiment has a solid basis from a theatrical standpoint. The popular success of the piece is extraordinary in more ways than one. It would be difficult to imagine a production in which less appeal is made to the popular appetite for finery and color, than in "The Passing of the Third Floor Back." Again, the craze of to-day is for the photographic in dramatic representation. The average audience appraises a play by its own crude measure of the possible or probable. One has even heard people discuss whether the events which take place in this symbolic piece of Jerome's were possible and when it was decided that they were not, hold this fact to be as a demerit in the play. These are people to whom fantasy is meaningless and to whom fairyland never existed even in their remotest childhood days. Yet, despite the fact that



MR. J. E. DODSON.
 The brilliant character actor who will return to the Princess Theatre next week in "The House Next Door."

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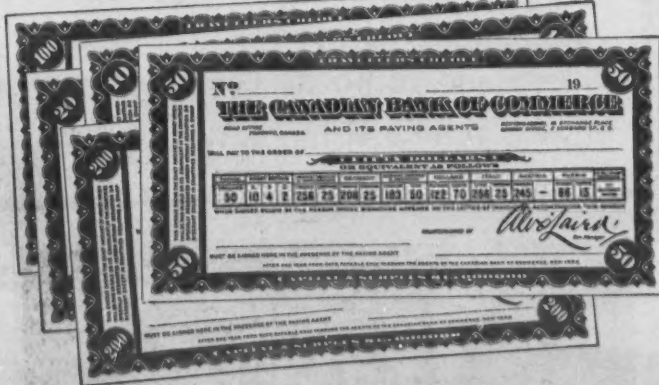
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the preponderating forces which regulate the currents of theatrical activity are the lovers of the spectacular and the lovers of the photographic treatment of life, Jerome's drama has been the most amazing remunerative theatrical success of recent years. Unquestionably, it owes for its effectiveness, a debt to the personality of Mr. Forbes Robertson as vast and immeasurable as "the unearned increment." No other actor of the day could so poetically embody what Matthew Arnold described as the "something not ourselves which makes for righteousness," which the dramatist attempted to symbolize in the character of the Passerby. The cast, with one or two minor changes, is the same exquisitely artistic and well proportioned one that was heard last spring. Miss Haidee Wright and Miss Molly Pearson fascinate by their sincerity and skill and all the other members of the company fit into the picture admirably.

IF one is correctly informed, plays like "The Girl from Rector's" are not written for New Yorkers, but for the half-million or more of visitors who pour into New York every week and who want to see something really devilish while in the "metropolis." From such playgoers as the wagon-maker from Keokuk and his ilk they win enough support to give them a run of a few months. Then a cheap company is formed to go out into the provinces to exploit this run and the reputed wickedness of the piece among the benighted ones who do not go to New York. Mr. Paul Potter had for the basis of "The Girl from Rector's," a rather facile French farce, which he made as morbidly coarse as possible in the adaptation. He tells his tale, which is a familiar one of a prim wife who leads a double life, with rough and commonplace vulgarity. Miss Thelma Fair is a pretty girl worthy of more wholesome opportunities. The rest of the cast lingers along in the noble task of extracting horse laughs by means of Mr. Potter's coarse banalities.

Hector Chasnovich

THE concert of the Toronto Symphony Orchestra announced for next Thursday evening, at Massey Hall, is the central attraction of the early concert season. Mr. F. S. Welsman has succeeded in gathering about him a fine body of professional players, the Orchestra never having been so well equipped as it is this season. Madame Johanna Gadske, the great dramatic soprano will sing the famous "Liebestod" from "Tristan and Isolde." She will also sing "Für Musik," "Springtime and Love," by Robert Franz; "Liebesbotschaft," Schubert; "Stille Thranen," Schumann; "One Gave me a Rose," Schneider; "Irish Love Song," Lang, and "Ecstasy," Rummel, with Edwin Schneider at the piano. The orchestral numbers are Karl Goldmark's "Rustic Wedding," Armas Jarnefelt's "Berceuse" and Weber's overture to "Der Freischütz."

THE fall term of the Toronto Conservatory of Music, which will close on Nov. 9, has already seen a very large number of students registered in all departments. The list of new teachers includes several talented specialists, among whom is Miss Jessie Binns, F.T.C.M. Other new teachers in the piano department are: W. H. Hungerford, Helen Margaret Grasset, Mrs. E. J. Hopkins, Flora Macdonald, Ernest J. Seitz, Ida Holmes, Mary Manser, Izet Ashenurst, Evelyn Pamphylon, Reva Widner, Mrs. Fischel Auerbach. Mr. George Bruce, the eminent Scottish cellist; Miss Jessie Flook, violinist; Mons. Paul Balbaud, and Fraulein J. Nothnagel, specialists in languages are also newcomers on the staff. Mr. Henry J. Lautz, Miss Josephine Scruby, Mr. A. McLean Borthwick, Mr. Russell G. McLean, Mr. Cyril E. Rudge, and Miss A. L. Huston are other leading teachers in the vocal department. Cultural work in the way of lectures and illustrated recitals will be carried on on an even larger scale than in the past.

THE congregation of the First German Lutheran Church, Bond St., have installed a splendid new two-manual pipe-organ of the best design. In connection with the dedicatory service on Sunday next, special efforts are being made by the congregation to render the occasion memorable in the history of the church.

At the Sunday service, Dr. A. S. Vogt, conductor of the Mendelssohn choir, will preside at the organ. At the Monday evening recital, Mr. T. J. Palmer, organist of St. Paul's Anglican Church, will preside as Solo Organist, and will render a well chosen programme of standard works for the organ. The Toronto String Quartette will also render a few selections. The assisting soloists will be Mrs. Theresa Wagener Schmidt, Soprano, and Henry J. Lautz, Tenor.

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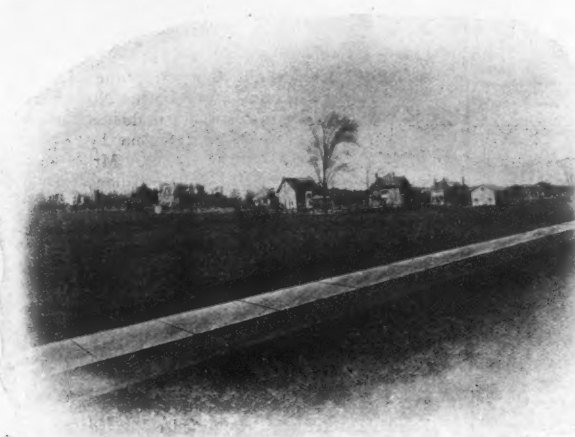
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"POLLY" AND THE CARDINALS.

It is interesting to learn that at the many dinners given in Montreal in honor of the various ecclesiastical dignitaries who attended the Eucharistic Congress, Apollinaris was almost the sole beverage. At only one big function was any wine used, while at all the rest "Polly" had the field all to herself. The ancient ab-

bots and bishops—unless their reputations belie them—would probably have turned in their graves at the sight of such a noble gathering of great churchmen quenching their thirst with temperance drink. But this is the age of hygienic eating and drinking, when people put in a lot of thought on what they'll eat, and how long they'll eat it, and what they'll wash it down with. Therefore is "Polly" taking the place of mulled sack and crusted port—even among clergymen. But then, of course, Polly has a number of good qualities of its own.

The Clifton Hotel, Niagara Falls, Canada, will close for the winter on Tuesday, October 4th.

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Bookcases.

WHAT Sheraton says of the furnishing of a dining parlor might well be said of the decoration of a bookcase; it should avoid "all trifling ornaments and unnecessary decorations." This is not only common sense, but has been observed even by the most fantastic of English furniture makers and designers of the eighteenth century. There is perhaps less variety in the outline of the bookcase than in any other piece of furniture, says E. Jordan in *The Queen*.

Chippendale's designs for both china cabinets and glazed bookcases have unsurpassed dignity and architectural feeling. His bookcases are usually surmounted by the broken pediment, and the carved detail is much more architectural than is usually the case with his decorations, while ornament of the dentil or echinus character is frequently introduced. The bookcase is essentially a plain piece of furniture, and Chippendale, who paid great attention to the cornice, introduced decorative work there when the rest of the design was devoid of ornament.

The Gothic bookcase is an interesting example of his adaptation of the revived interest in Gothic architecture, and it will be noticed that it is much purer in style than his Gothic chairs. The lower portion is pure Gothic; the upper, in spite of its pinnacles and Gothic arches, is enlivened with touches of French rococo. The lower part of the bookcase usually contained cupboards or drawers; sometimes tiers of drawers occupy the wings, with cupboards in the central portion. The serpentine fronted bookcases are most highly prized by collectors.

Adam's bookcases, like his cabinets and commodes,

the top." On page 41 of the *Drawing Book*, Sheraton gives a pleasing design suitable for a secretaire bookcase. The pediment, however, instead of joining the piece into one homogeneous whole, divides it into three.

A large number of existing bookcases of satisfactory and simple design closely resemble the designs given by Shearer, who, according to Mr. Clouston, is supreme in this branch of cabinet-making among its later exponents. A good example of a bookcase in the Victoria and Albert Museum is a specimen of the type usually described by Sheraton's name, and is of his period. "It is, in fact, just what we should have expected Sheraton to produce when called upon to design such an article, but what, unfortunately, he did not do." It is a simple and dignified example of eighteenth century cabinet making; beak-fronted, the lower portion given over to cupboards, the tracery of the glazed doors satisfying; the central portion is surmounted by a pediment, but it resembles no known design among the cabinet makers of the period.

Survivals of Hand Weaving.

SO much has been written recently in novels, current magazines and in newspapers concerning the mountaineers of Tennessee, Kentucky and the Carolinas, that it is not necessary to repeat here the stories of their feuds, their illiteracy, nor of their simple lives; but only to add to these pen pictures the history of an art and the present state of an accomplishment that some of the mountaineer women still possess.

Descended, as many of them are, from the good blood of the Huguenots and early English settlers in Virginia



Residence of W. F. Temple, 106 Bilsam Avenue, Toronto. An attractive small house which shows in an interesting manner the use of cement stucco in external construction. E. G. Wilson, Architect.

were nearly all intended to be placed in recesses. Three beautiful examples of bookcases in the library of Godmersham Park show Adam's influence, though as they date from 1798—just one year after the Adelphi partnership had been broken by the death of Robert Adam—they are posthumous examples of the great designer's work.

These open bookcases are fitted with shelves throughout, and there is no lower cupboard or drawers. The line of the shelves is broken by four very attenuated pillars with pseudo-Ionic capitals. Dignity is given to the very beautiful frieze by the cornice with its dentil moulding. The over-refinement of the ornament, the insignificance of the capitals and bases, perhaps give a feeling of weakness to these pieces of furniture, but their lines are simple and their proportions excellent. A stronger specimen of Adam work is a bookcase of mahogany dating from about 1790. There are drawers in the lower part, and the shelves are protected by a hand-wrought brass grille. The cornice decoration is carried out in carved boxwood.

In Heppelwhite's designs for bookcases he almost invariably uses the pediment. His designs for the tracery of bookcase doors are not so successful as those of Shearer and Sheraton. Shearer's bookcases are distinguished by his strong sense of proportion, and are more successful than either Heppelwhite's or Sheraton's. Sheraton's bookcases—judging by his published designs—cannot be described as entirely satisfactory. They are massive, without dignity, and lack the architectural feeling imparted to them by Chippendale; they are rectilinear, with a broken front and two wings. The broken pediment and pedestals provided space for busts at the top of these cases, and in one or two instances the spike upon which the bust was fixed remains to-day. The cornice is often pleasantly relieved by pendant peardrops, and dentil work is often brought into play. The fanciful tracery of Sheraton's glazed sash doors is a noticeable feature of his designs. "In the execution of those doors," he writes, "the candid and ingenious workman may exercise his judgment both by varying some parts of the figures and taking other parts away when the door is thought to have too much work." He gives an illustration of a "library bookcase," of which he says, "The middle lower part of this bookcase may have wardrobe shelves; the rest is furnished with plain sliding shelves for books only. The circular wings and the upper part may be glazed, or finished without glass, by a green silk drapery only at

and the Carolinas, they gradually moved westward over the mountains into Tennessee and Kentucky or even onward to Missouri and Kansas. In all of these sections, scattered among the hills, may be found, living and weaving yet, some of the workers of a past generation.

This knowledge of weaving on hand looms has been passed down from mother to daughter until the source of the art can only be conjectured and the origin of the designs merely suggested by the names they bear; so that "Bonaparte's Retreat," implies the French; "The Whig Rose," the English; and the "Olive Leaf," the Italian.

There are many other designs even the names of which are interesting: "The Tennessee Trouble," "World's Wonder," "Pine Burr," "Forty Niner's," "Snowball," "Captured Beauty," "Ocean Wave," "Gentleman's Fancy," "Window Sash," "Snail's Trail," and others. No two of them are alike, although one pattern may sometimes be worked up in two or more different ways.

This knowledge of weaving is not a superficial one, as the fabrics are, in nearly every instance, woven from wool procured in the neighborhood, washed, dyed, and spun by the women themselves.

The large spinning wheels are of a type familiar to all, while the looms are primitive affairs, so crude that one wonders at the soft texture and intricacy of design produced in these wonderful woolsen coverlets.

These women have all been weaving since their early youth; possessors of magical fingers and many of them endowed with ability to weave forty or fifty different patterns.

What a loss to arts and crafts it will be when the last weavers have passed away, and how strange it is that so few now have leisure to devote to acquiring enough skill to produce the work as it has survived since colonial days. Mrs. Vanderbilt has established a school of weaving at Asheville, N.C., where the old women instruct the new generation in the art of weaving.

There is a new decoration for men's rooms—billiard rooms and dens. It is an interweaving of wide splints which are in dull browns or greens. This is made into a wainscot as deep as one chooses and framed with polished wood. It is an excellent background for pottery, copper and brasses, and gay prints. A variety of furniture is also made of these hardwood splints. Old gold Japanese cloth combines beautifully with this splint treatment.

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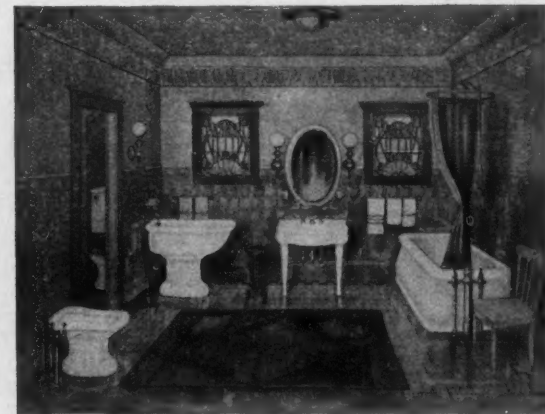
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Eighty Years of Europe.

"SINCE Queen Victoria's second Jubilee there has been no event so moving of its kind as the eightieth birthday of the Emperor Francis Joseph, celebrated last week at his beloved Ischl," says the London Daily Telegraph, in a picturesque survey of the Emperor's life.

"How wonderful a span of human history may be stretched by an existence like this, which has been vitally interwoven with the whole European record.

"When he was born, what recent memories were those which still filled the minds of men, and what newer things were transacting or preparing?

"Many stood about his baptismal font and his cradle who remembered Maria Theresa and Frederick the Great, and the whole revolutionary struggle that swayed across all Europe up to Leipzig and Waterloo and the Congress—who had seen the French in Vienna, who had followed the rise, fall, and death of Napoleon.

"In England our King, William the Fourth, soon to be seen walking down Regent Street with his umbrella under his arm, had not been many months on the Throne. The cry for decisive change became irresistible, and, after a long and convulsive struggle, worse than the late Budget conflict, the great Reform Bill was carried, and a new political Britain came rapidly into being, to the distress of Austrian statesmen, who still hoped to dam back indefinitely the democratic flood. But we must remember the conditions. Hardly a mile of railway was laid in Europe. There was not a ton of steam shipping on the sea.

"By the third French Revolution, in 1848, Francis Joseph was abruptly raised to the Throne. Scarcely had the news reached Vienna that the regime of Louis Philippe in its turn was down at last when the Kaiserstadt itself broke out into volcanic eruption in sympathy with the movement, shaking all capitals, nearly overturning even, the solid sovereignty of the Hohenzollerns in Berlin, and transforming for ever the whole of German political feeling. Still under Hapsburg rule, Milan and Venice leaped into revolt, chased out the white coats and tore down eagles. Hardly was the news received when Hungary was up, under Kossuth. Outside Radetzky's camp there was no Austria. Then followed the months of fierce and widespread fighting which Francis Joseph can well remember.

"At the age of eighteen Francis Joseph ascended the throne of a dominion wrapped in the flame of civil war. There was no longer a masterly statesman in Vienna, and the opportunity for a timely and deliberate reconstruction was missed.

"Meanwhile, two supremely great men, and one very remarkable personage, had appeared in Europe, and their efforts converged, for quite different reasons, towards the destruction of the Hapsburg system. Cavour had appeared as the creator of modern Italy. When Francis Joseph came to the Throne, a relatively young man in North Germany first became prominent in public life. His name was Otto von Bismarck. His skull, as studied by craniologists, was one of the very largest in cubical capacity that have been known in ordinary times—as much more capacious than the heads of ordinary men as their brain is more developed than that of savages.

"Further, at the same time, Louis Napoleon, soon afterwards Emperor, had become the dictator of modern France. Then the great game—a game such as the world had not known since the first Napoleon's time—began. Many celebrated people of that epoch, so amazingly fertile in all sorts of human genius and vigor, took a hand in the big business. There were Mazzini and Garibaldi, much spoken of; Palmerston and Gladstone, equally familiar; and, much less known as yet, Moltke and Roon. But the three chief players, who opened move after move against Austria, were Cavour and Bismarck and Napoleon the Third.

"Many still living remember, like Francis Joseph, the Europe of that day. Others of us can hardly conceive it now. Morally, it is as far behind us as the Seven Years' War, or the campaigns of Marlborough and Eugene, or even the Thirty Years' War. Bismarck and his military and diplomatic helpers let others do the preliminaries for them. They waited, but they worked. How they worked! Meantime Cavour and Napoleon the Third combined. Then the Hapsburg frontiers began to be driven in by terrible blows; and in half a decade the political map of Europe was altered almost out of recognition.

"Austria was cleared out of Lombardy, then out of Venetia, provinces thought to be the brightest jewels in the Hapsburg crown. But not yet was the end. Bismarck had first drawn the Austrians into the Schleswig-Holstein complication, and then swept them out of the Duchies, out

of Germany proper, out of the old position of leadership in Central Europe, held by the Habsburgs for so many centuries, under the Holy Roman Empire of incongruous memory. Sadova seemed, indeed, as though it must be the final stroke, fatal as destructive.

"But Bismarck, by main will, checked the mighty forces he had impelled, and thwarted the wish of the Prussian soldiers to dismember a prostrate Empire. The Iron Chancellor's moderation then was one of the greatest of all achievements of far-sighted statesmanship. So Sadova was, in a sense, made to ensure Sedan. Russia was neutral in 1866 because Austria had to be neutral, and not benevolently, in the Crimean War Austria would not help France in 1870 because France had been neutral a few years before. That was, indeed, a classic lesson for diplomatists tempted to think that playing for safety is ever as safe as it looks. Yet, with these events one epoch closed; the longer and—apart from private calamity—the more fortunate period of Francis Joseph's reign began.

"In Count Aehrenthal he has secured a strong counsellor; and in the Archduke Franz Ferdinand he has an heir-apparent carefully and most successfully trained in these latter years to win public confidence and to exhibit capacity for rule. All is not perfect. Human arrangements in the best-ordered State never can be. But when Francis Joseph looks back over the sixty-two years of his reign, from the Revolution of 1848 almost to the second decade of the twentieth century, he must feel that progress has been immense, that a great work has been done, and that the work has been mainly his own."

The Times' Vienna correspondent says that the Emperor's "fatherly features, kindly glance, unflinching courtesy, unaffected piety, the simple hard life which none has called 'strenuous,' quick yet patient temper, consciousness of majesty that needs no pompous background, generosity and ceaseless vigilance" have largely affected Austrian conceptions of the Emperor.

The problem of the origin of the gypsies is still unsolved. It would seem from linguistic evidence, however, that they are remotely descended from low-caste Hindus of north-west India. The name Gypsy is a corruption of Egyptian. They were supposed to have come in the middle ages from Egypt, or rather "Little Egypt." In their own language they called themselves Romany, and Rom at one time was equivalent to the Byzantine Empire, which included Greece, and Epirus is said to be Little Egypt. In Greece gypsies were numerous before the fifteenth century and certain castles were called gypsy castles, and the tradition is that they were driven out by the Turks. There is evidence to show that they came into Epirus from Persia, to which country they had been brought from India in the fifth century. In 855 27,000 were captured by the Byzantines and brought into Greece. Such seems the probable story of their descent.



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KING EDWARD HOTEL



Pulling and tugging until you're red in the face! Why don't you wear the Mitchell "Slide-Easy" Tie. Ties as you like it without bother or fuss.

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MEN'S WEAR

LONDON is to men's fashions what Paris is to the styles for women, the glass of fashion and the mould of form. It is, therefore, always interesting to know what they are wearing on the Strand and in Hyde Park. A curious feature of the fashions of the past summer is there has been the comparative absence of light-colored suits. This was, perhaps, partly due to the national mourning for the King's death, but, probably, more to the prevalence of cold and wet weather. The fabric at present most in vogue there is a dark grey worsted with a certain amount of pattern in it, but very subdued. There is also a new soft-finished worsted, feeling almost like a tweed, which is having quite a run. Tweed, however, if for the moment, rather out of fashion, worsted and serge being all the wear.

As a compliment, perhaps, to the King's naval experiences, blue serge is having much more than its usual vogue in London at this season. Furthermore, there seems to be quite a likelihood of blue reefers in the double-breasted style coming into use again, even in other materials than serge. And the style which seems to be making most headway is the one with low-rolling lapels and a low-cut vest. But so long as the morning coat holds its present very pronounced fashionable acceptance, the movement towards double-breasted garments will be impeded. But still there seems to be a tendency in that direction. It is rather a coincidence that when the double-breasted frock was the garment for dress occasions, lounge suits were made in the single-breasted style; and now when the single-breasted morning-coat is the thing, lounge and business suits are inclining towards the double-breasted fashion.

The cold wet weather in London has been the cause of a great demand for light overcoats and raincoats. The revival of the raglan shoulder has been a note in these overcoat styles, and the King has given his approval to the style by having coats made in that fashion. It is a style which becomes him on account of the generous breadth and sturdiness of his shoulders. They are dangerous, however, for the bottle-necked build of man. And by the way, it may be stated that the King is exerting quite an influence on the styles in London, though, of course, his influence is not to be compared to that of his father in the same direction.

The cut of clothes has not changed very much this year. There is a tendency to make business coats plainer. They do not put so much shaping into them, and they are also cut shorter. Trousers for wear with lounge suits are frequently made with cuff-bottoms, but the fashion is being restricted to men of a more or less "sporty" type.

Cravats in London still show a considerable run on black with a purple pattern; and purple itself is quite a good deal worn in town. This is a remnant of the mourning period, but it seems to hang on pretty strongly. A black silk with a purple spot is about the only thing that seems to get away from the prevalent mode of diagonal stripes. Along with this they get strong sloping bars of plain black and richly designed silver-grey in knot-ties with loose, flowing ends. Similar designs and quieter ones of grey are seen in bow ties, which are as a rule, worn only with wing collars. The ends of the bow are rounded, hardly ever being square or pointed, and there is a marked absence of colored bows.

ALTHOUGH we are apt to credit it with doing so, the apparel that fashion has worn out during the past half-dozen years is practically nil, says a writer in Vogue. With each season there comes a little variation in detail of cut and finish that serves to give some slight impression of novelty, but the broad forms or general styles seem to be fixed beyond the possibility of change, and even in the matter of weaves and shades of material the limit has all but been reached.

Running over the list of the ordinary, by which I mean the usual everyday attire of this autumn, as one sees it in the shop windows or on the man in the street, wherein does one find anything that can truthfully be described as new, and through all the forms of types of dress for every occasion of social life, or otherwise, in



FALL OVERCOAT.

One of the new models of Chesterfield coats for wear this fall.

what has their custom or etiquette varied? We have the silk hat, which, by the way, is not nearly so generally worn throughout the day in this country as in England, showing so little variation in the line from the shapes of last year that no one but an expert could distinguish between them, and as for the opera, not only does its style remain the same, but its use is becoming more and more closely restricted to wear to places of public entertainment. In other words, it is only to be advised over the silk because of its practical advantages in the theatre or crowded hall, in no way because of its distinctive fashion. And these two form the sum total of hats for full evening dress—the black alpine, and that awful example of gros-grained black silk, known, I believe, as the "Tuxedo derby," being quite beyond the pale of good form, even for wear with so informal a costume as the dinner suit, with which the correct hat is the black derby of usual style and shape. There is a bit more variation in this, perhaps, some of the models being a trifle lower in the crown and more curling in brim, but the leading hatters stick very close to the standard, conservative designs, and as usual at this season make little display of the gray or tan shades of felt.

NO longer, at least among the good tailors, is there the attempt at novelty, for novelty's sake,

that was more or less marked in the sack coats of several years ago, when there were as many odd designs of turned-back cuffs and pocket finishes as the imagination could conceive, and even in general cut one finds less exaggeration and striving for special effect. It is a year of conservatism, with medium as the best style as regards length and fullness of back, and simplicity as regards finish. Perhaps it may still be said that the tendency is towards shortness rather than length, and in time we shall doubtless see again the wide shoulders and flare below the waist, but just now the natural—indeed, if anything, the rather sloping—shoulder, and fairly straight-hanging garment, is the most correct model. I had thought that the return of the shorter and smaller lapel would have been more noticeable this season, and it is reasonably sure to come with lessened length, but as yet, while varying somewhat in degree, collars and lapels are moderately long and wide, with a natural roll rather than a creased flatness, and the front may be straight in cut or somewhat rounded at the corners, as one prefers. And again, as further evidence of how little change the season has brought about, three buttons in front and from one to three on the sleeves, is the general fashion, while the pockets, except the breast pocket, are set straight and covered with simple flaps; the sleeves are narrow, or at least of only medium fullness, and there may be a vent or not in the back, as one likes, though the side vents are less common than formerly. The matter of materials may be deferred until the next number of Vogue, when the subject of fabrics will be exhaustively discussed; but to complete the description of this season's sack suit—and, be it understood, I am now speaking of the general fashion—the waistcoat of single-breasted design, cut medium low at the neck, without lapels and with slight points at the bottom, is the prevailing style, while in the cut and width of trousers, which may be made to turn up at bottoms or not, as one's taste dictates, there is no change whatever.

The King and Queen of Italy held themselves in readiness to visit the plague-infected district of their domain, and would have braved the dangers of a stay among their afflicted people had not the efforts of the authorities soon checked the scourge.

The man who concedes a point in the interest of harmony, merely means that he is biding his time.

Somehow or other a grown man always looks foolish when he is taking ice cream soda.

The fellow who goes into a thing head first doesn't always get there with both feet.

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That close-front collar above, the "Savoy," combines ease, style, wear, as few collars do. A worthy fellow to the W. G. & R. Shirt—50c. for 3

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DUNLOP RUBBER HEELS
MADE OF LIVE RUBBER
COMFORT SURE STEP
PUT ON BY ALL SHOE DEALERS



ANEC DOTAL

THE Irishman was down on his luck and needed a lodging place. After asking the loan of a bed in several houses in a small Western town, he encountered a preacher, who told him: "There's an unoccupied house down the road a little way. You might sleep there. But I am going to warn you that the house is haunted." "No matter," replied the Irishman; "I'm not afraid of ghosts." Soon after dark the preacher dropped in to see the Irishman and found him in the haunted house and a trifle nervous. Three days later he saw coming down the road the weary and dusty figure of the former tenant of the ghost-ridden house. "Why, where have you been?" he inquired kindly. "What have you been doing during the three days since you went into that house?" "All that time," replied the Irishman, "I've been coming back."

IN a little triangular space on Connecticut avenue in Washington there is a handsome statue of the poet Longfellow. A young society girl of the city was riding past it in an automobile with a friend soon after it had been unveiled.

"Why, what statue is that?" she asked. "Longfellow's," replied the older woman.

"Oh, I don't see what they wanted to put a statue of him there for," objected the girl. "All he ever did was to marry Roosevelt's daughter."

"LONDON is a dull old place," said a Chicago woman. "The only fun I had in London was listening to the speakers—tub-thumpers they call them—in Hyde Park. I heard Keir Hardie, the Socialist M.P., speak in the park. Keir Hardie is a fine speaker, but his appearance is a little rough."

Standing bareheaded in the rain, with his red tie, flannel collar and blue peajacket, Keir Hardie joked about his rough-and-ready look.

"He said that the first day he served in the House of Commons he had occasion to go to the library, and while he was there a policeman approached and said in a friendly tone: 'Are you workin' here, mate?'"

"Yes," answered the new member. "On the roof?" said the policeman—the roof was at that time being repaired.

"No, not on the roof," Mr. Hardie replied, "on the floor."

LOOKING more needy and seedy than ever, Sir Percival Lackcash, strode into his son's costly tailor's. The proprietor welcomed him with a beaming countenance. "Ahem!" choked Sir Percival, Bart. "My son informs me that you have permitted him to run a bill here for three years. Is that correct?" "It is, Sir Percival," fawned the proprietor. "Well, I have come—"

"Oh, pray, Sir Percival," oozed the proprietor, bowing and kowtowing before the noble bart.

"I assure you there is really not the slightest hurry." "Quite so," returned the impecunious baronet, serenely. "And, as I was saying, I have come to order a suit of clothes for myself."

A TRAIN on one of the transcontinental lines that runs through Sudbury, and is usually late, was reported on time a few days ago. The young man who writes the particulars concerning trains at that station put down his statistics about his train: "No. 616—from the West—on time." Then he wrote underneath: "Cause unknown."

THE gentleman was strolling across a large estate when he came upon a man fishing. "What sort of fish do you catch here?" he said. "Mostly trout," replied the man. "How many have you caught?"



THE PURSUIT OF THE REAL.
The famous author descends into the slums in pursuit of material for his new work of fiction.—The Bystander.

"About ten or twelve, sir." "What is about the heaviest you have caught?" continued the gentleman. "Well, I don't know the weight, but the water sunk two or three feet when I pulled it out."

BERNARD SHAW, although a vegetarian himself, does not fail to see the possibility of humor in the practice. Presiding recently at a meeting, he was called upon to introduce Sir Edward Lyon, who confines his diet to nuts. "And now," said Mr. Shaw, "I present you to Sir Edward Lyon, he of the earth, earthy, and of the nuts nutty."

A CHAUFFEUR who had just returned to the garage after taking the State's examination to determine his fitness to be licensed was asked by a fellow-worker what the questions were. "One of them was about meeting a skittish horse," he replied. "They asked what I would do if I approached a horse which

showed signs of being afraid of the car and its driver held up his hand to me."

"What's the answer?" asked a bystander.

"Oh, I had that all right," the chauffeur replied. "I told 'em I'd stop the car, take it apart and hide the pieces in the grass."

SENATOR CRANE, the United States politician, who organized the baseball game between the statesmen and the correspondents at Hot Springs, Virginia, in which President Taft, then a candidate, played, is an enthusiast and never loses a chance for a game. The senator once took a party, composed of his council and staff, while governor of Massachusetts, to Lebanon Springs, New York, for an outing. The trip was made in three mountain wagons. On the way home Governor Crane

made all get out, and taking a bat and ball from one of the wagons, organized a game in an adjoining field. While the game was in progress along came a carriage in which were two gentlemen. "Who is playing ball?" was asked of one of the drivers of the waiting wagons. "Well, that man pitching is the governor of Massachusetts, the catcher is the lieutenant-governor, the shortstop is the adjutant-general, and the man on third is a representative in Congress," answered the driver. The two looked at each other a moment. "Well," said the questioner, "perhaps you would like to know who I am? I am Napoleon Bonaparte," and he whipped up his horse and drove disgustedly away.

HERE is a story which U. S. Secretary of War Dickinson, who is from the South, and a student of the negro, tells of how a colored man planned to save money when his brother died.

The darkey went to the station agent in his little town, which was about fifty miles from Memphis, Tennessee, and asked solemnly:

"Boss, how much is it to fetch a corpse from hyuh to Memphis?"

The agent told him. "Well, boss, how much is it to fetch a corpse on a round trip from here to Memphis?"

This information was also given, but the agent added: "I never heard of carrying a corpse on a round trip."

"Well, boss, you see, it's dis way," explained the darkey: "dis hyuh corpse is my bruvah, an' we got a lot ob kin folks up in Memphis. All dem kin folks would come down hyuh to look at the corpse, an' dey would jes' eat me outen house an' home. I thought I'd save money by fetchin' dis corpse up dar an' lettin' 'em take a look at him. Den I could bring him back and bury him quiet and peaceful."

A GUEST landing at the yacht club float with his host, both of them wearing oilskins and sou'westers to protect them from the drenching rain, inquired: "And who are those gentlemen seated on the verandah, looking so spick and span in their white duck yachting caps and trousers, and keeping the waiters running all the time?" "They're the rocking-chair members. They never go outside and they're waterproof inside."

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Our Galleries are always open for your inspection.

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ONCE, when exploring a factory district for story material, O. Henry invited a bright little girl to dine with him. She accepted on condition that she might bring a friend along. During dinner the writer sought to make his guests feel at ease by resting his English to the extent of using "ain't" and "hadn't oughter," and a few other mutilations of the mother tongue. He saw the little girl a few days later. "I was awful mortified that night," she said, "you spoke so ungrammatically by resting his English to the

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Medicinal and Toilet Preparations

You can't judge the quality of complexion cream, of talcum powder, or of tooth-paste in the drug store. You must either take chances on their quality—or buy by the NA-DRU-CO Trade Mark.

You certainly take no chances when you buy any toilet article which bears the name NA-DRU-CO, and this trade mark.

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Prevents tan and sunburn—removes wrinkles.

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Cleanses thoroughly—prevents decay—makes the teeth beautifully white.

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The Stick in the Glass Case.

Na-Drucol Sugar of Milk
Pure and absolutely reliable.

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WHOLESALE BRANCHES AT:
Halifax, St. John, Montreal, Ottawa, Kingston, Toronto, Hamilton, London, Winnipeg, Regina, Calgary, Nelson, Vancouver, Victoria.

BOOKS AND AUTHORS

"The Canadian Lake Region." By Wilfred Campbell, L.L.D., author of "Lake Lyrics," "The Dread Voyage," "Ivan of the Orcades," etc. Published by The Musson Book Company, Toronto. Price, \$1.25.

THIS well written and well illustrated volume is one which every lover of Canada's magnificent lake region should possess. It is quite the most attractive book on this subject that has come out in recent years, and Mr. Campbell, who has already deserved so highly of Canadian readers, is very much to be congratulated on this latest production. The book is charmingly written in prose and verse, and is thoroughly illustrated from photographs, many of which are beautifully tinted.

"Ourselves—a Magazine for Cheerful Canadians." Edited by Peter McArthur. Published by Ourselves Publishing Company, St. Thomas, Ont. Price, 10 cents a copy, \$1.00 a year.

IN this day of padded publications without character, meaning nothing and standing for nothing—except circulation and advertising—it is a pleasure to come across a magazine that is different. And this new publication, which is being fostered by that well-known editor and writer Peter McArthur, is certainly different. In the first place, it is different in its make-up. It is not much more than one-quarter the size of the average magazine, being little bigger than Elbert Hubbard's Philistine. And like that publication it is printed on paper of a soft yellowish hue. It is well printed, too, and the whole get-up is in excellent taste.

So much for the externals and mere appearance. And the matter is even better than the manner. If the numbers to come keep up to the standard and quality and interest set by the first issue, this magazine is one which should find prompt and general favor. The first number contains some clever editorial comment, a series of interesting reminiscences of pioneer days in Ontario, and two sketches, "Jim Cook's Vote," and "A Moral Bully," which could have been written by no one else but



MISS PEGGY WEBLING.
The popular English writer whose latest book, "A Spirit of Mirth," has just been published. Miss Webling is well known in this country, having a number of relations in Brantford. Some years ago Miss Webling was a frequent contributor to Saturday Night.

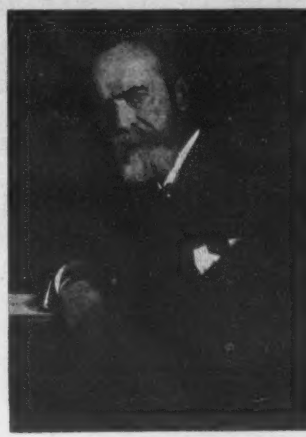
Peter McArthur himself. For their humor is of that genial and yet trenchant kind which is characteristic of Mr. McArthur at his best. This is not by any means all the good fare, but this is enough to show the quality of the production. It is a cheerful little magazine written about Canadian interests by Canadian writers for Canadian readers. And here's wishing it and its genial editor every success. *Vive atque vale*, which being translated, means, "Many subscriptions to you!"

"Everybody's Lonesome." A story for girls, by Clara E. Laughlin, author of "Evolution of a Girl's Ideal." Published by Fleming H. Revell Company, New York. Price, 75 cents.

THE Revell Company makes very dainty volumes, and this one is quite in their prettiest manner, a blue book with white back, the morning-glories climbing gracefully over lattice-work in the cover-design. And the story is as pretty as its wrappings. It is the story of a plain girl, who found out the "great secret," and so became popular and beloved.

"Popular Drugs: Their Use and Abuse." By Sidney Miller, M.D. Published by T. Werner Laurie, Clifford's Inn, London.

NOWADAYS a smattering of medical knowledge is almost universal. The popularizing of medical science, largely through the newspapers, has gone on apace, until now almost everyone feels qualified to give advice in the treatment of pain and disease, whether it be in their own case or another's, and whether the trouble be tooth-ache or cancer. The only objection to this spread of medical knowledge, is that so much of it "isn't so," and that is very frequently led to most unfortunate results by putting powerful drugs in the hands of the inexperienced and unskilled. One therefore, welcomes such books as the present, which shows the danger of using drugs without expert advice. It is written in a clear and interesting manner, and deals with the nature



THE DEAD PRAGMATIST.
One of the latest and most striking photographs of Professor William James, the great American psychologist, who died recently.

and properties of such drugs as alcohol, opium, tobacco, tea, coffee, hemp, cocaine, sleep-producers, and pain-killers. It also takes up the question of patent medicines, the use of which it condemns in unqualified terms. The various forms of "cures" for alcoholism are also considered, and the drug-cures are all put in the category of "quack nostrums." Altogether this is a valuable and interesting book, and should be read by all those whose fancy is in the habit of turning to thoughts of drugs.

"An American Baby Abroad." By Mrs. Charles N. Crowdon. Illustrated by R. F. Outcault and Modest Stein. Published by The Musson Book Company, Toronto.

THIS is one of those pleasantly silly stories that are referred to by their readers as "just the cutest thing." It deals with the adventure of an American girl—beautiful and self-possessed, as usual—who undertakes to bring "the American baby" from London to its parents in Egypt. Of course, there is the heavy-dragon type of Englishman who pursues them and finally lands the girl high and dry on the beach of matrimony, after rescuing her from a rascally Arab sheik with ambitions for a ransom. The book is thus a mixture of travel, spooning, adventure and drooling.

"The Old Testament Story Told to the Young." By Gladys Davidson, author of "Stories from the Old Testament." With 16 illustrations from old masters. Published by T. Werner Laurie, London.

THE greatest stories ever written have been told and retold in many forms, and this is one more of the innumerable attempts to bring them home to the understandings and lives of the people—this time, of young people. And the work is well done. The stories are written in a pleasant narrative style, while retaining much of the flavor of scriptural language. Furthermore, the book is handsomely printed, with large clear type that is easy to read. And the illustrations from paintings by old masters are well chosen and add much to the interest of the text.

"Book of Family Worship." By Rev. William D. Lee. Published by William Briggs, Toronto.

THIS volume is composed of selections from Scripture and of prayers for use in the home. As the title indicates, it is intended to meet the need of those who wish to hold some form of family worship, without knowing how to go about it. The selections are made with taste and judgment, and the book should be of great value to those desiring such a compilation.

"Ruel Durkee." A story of the Civil War. By George Waldo Browne. Published by Richard G. Badger, Boston.

A GENTLEMAN of the name of Winston Churchill, who is not altogether unknown to readers of fiction, once wrote a book called "Coniston." This book has been considered by good judges the best thing he ever did. And the character of Jethro Bass, the New England politician, was the best thing in the book. At least, Mr. George Waldo Browne is strongly of that opinion, for he has paid Mr. Churchill the very sincere compliment of stealing Jethro, body and bones and all, even to his stammer. And the theft has benefited him about as much as such thefts generally do. May the same fate attend all other similar piracies.

"Little Problems of Married Life." By William George Jordan, author of "Self-Control." Published by Fleming H. Revell Company, New York. Price, \$1.00.

A VERY attractively printed and bound collection of the common-place reflections on matrimony, that sometimes appeal to the people who are happy and don't need them, but merely annoy the people who aren't happy and do need them. The advice is good and the reflections are true. And so is porridge nourishing. But one does hate to see a whole lot of porridge all at once.

NATURAL LAXATIVE
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Nature's own way of cleansing the body is most simple. She provides a pure and wholesome Mineral Water as a laxative and health tonic. Keep yourself in healthy condition by drinking half a glass on arising in the morning.

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Nothing revives the tired body so quickly as a cool bottle of refreshing

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Every drop of it embodies the wholesome qualities of the richest American barley and the tonic powers of the finest Saazer hops grown in old Bohemia. Superb Quality and Purity places Budweiser in a class by itself.

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A Gas Range IS NO LONGER
A Summer Luxury

but a 365-day necessity.

Throw away your old, tumble-down, worn-out cooking appliance, and put in the up-to-date, modern Gas Range. It soon pays for itself in convenience, economy, efficiency, and durability. The best results are only obtainable with the best appliance. With gas you have even heat under perfect control; no faulty chimneys, therefore, perfect results from baking. See us and let us explain our plans.

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THE GAS COMPANY'S SERVICE IS GOOD SERVICE

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LADIES' HAND BAGS

Fashions now-a-days are not just exactly confined to Millinery Costumes and other wearing things—and the lady has to study style in many of the things she uses besides what she wears. For instance, she is as particular about the shape and shade of her hand bag as about anything in her dress. You will find the Julian Sale collection of Hand Bags a big study in the harmony of shade and color, and their fitness to present modes and color effects in Fashionable gowns. A rich collection Paris, London and Berlin novelties at prices \$1 to \$8

(Write for the Julian Sale Leather Goods Catalogue)

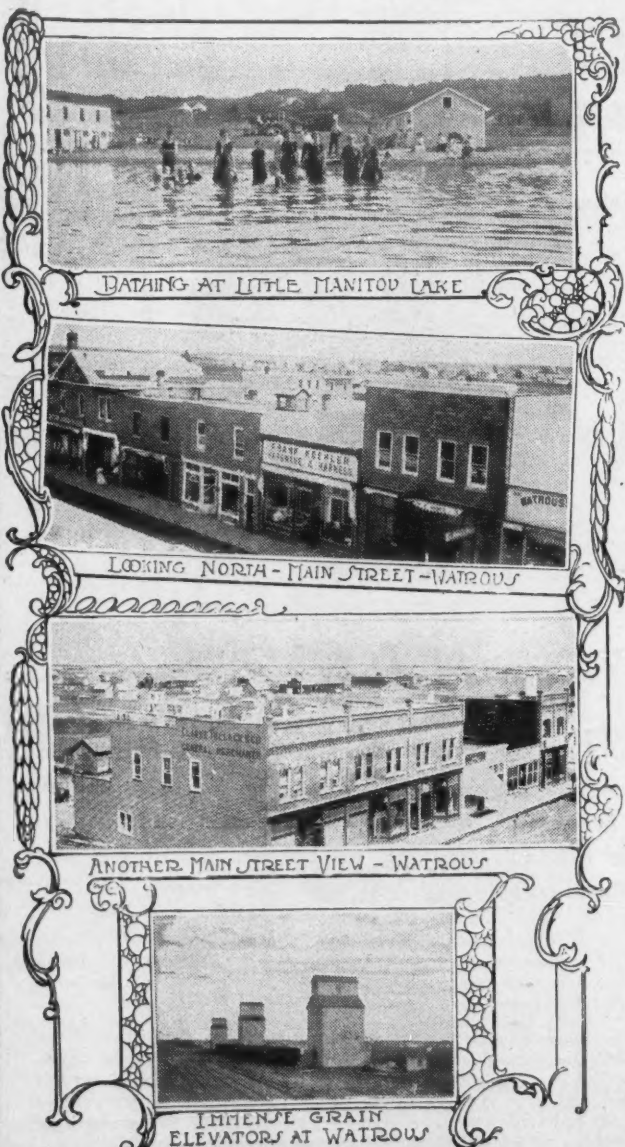
The Julian Sale Leather Goods Co., Limited
103 KING ST. WEST, TORONTO

The Grand Trunk Pacific

Offers for Sale Lots in First Sub-division to the Original Townsite of

WATROUS

The geographical centre of the great and growing Canadian West—The centre of the finest farming section in all Saskatchewan—The most attractive town in this new Golden Empire—The Central and Principal Divisional Point on the Grand Trunk Pacific Railway—The natural point from which the Hudson's Bay Railway will be built to Port Nelson or Fort Churchill—In direct line between Regina and Prince Albert, and will be on line of railway when built between these two cities—The terminus of the branch line of the Grand Trunk Pacific to Prince Albert.



GOOD WATER

The City Council has just voted to largely increase the water supply. Indications are that from two to five hundred houses will be built between now and the first of June, 1911, and the progress is everywhere apparent. For manufacturing purposes a plentiful supply of water can be brought in at small expense from a spring-fed lake of pure water five miles to the east. Excellent drinking water is obtained from wells at a depth of thirty feet. Watrous has plenty of good water.

A Hundred Houses

A hundred houses have been built in Watrous this year. The Tourist Hotel has bought the lot adjoining its present site, and will add thirty rooms to its accommodations as soon as a wing can be built. This house is packed constantly now. Manitou Hotel is situated in the same way, and has also reserved another lot to build on. Every train brings people to Watrous—some to look over the ground and make their plans, others to settle and stay—to establish in business and grow with the city. House and store buildings are under construction on every hand. No one who lives in Watrous has any doubt as to its future. The buildings erected would be a credit to any city; the Hotels are well appointed and commodious and plentiful stocks of merchandise are carried in the stores.

An Empire in the Building

An Empire is being built in the West greater than the most enthusiastic ever dreamed of. Unequaled railroad facilities are being supplied. Towns and cities are showing magic growth. Population is increasing. Agricultural resources are being wonderfully developed. Hon. Sydney Fisher says that this Great West will in a decade be producing a billion bushels of wheat annually. This Great Western Empire will have a population of thirty million in a few years.

A Hundred Millions Were Made Last Year

By those who own property in the Live and Growing Cities of Western Canada.

What Portion of This Did You Make?

From the most accurate figures obtainable, it is found that the assessed valuation of real estate in the live and growing cities of Western Canada last year increased more than \$100,000,000. This does not include improvements, but the actual increase in value of real estate in these cities. The Winnipeg Free Press, securing its figures from "records which have been gathered directly from original sources," finds that in eight Western Canadian cities the increase in real estate values of land alone, and not improvements, for the past five years, has averaged 562 per cent., or an average annual increase of 112 per cent. for each of these cities during the past five years.

WHAT DO THESE FIGURES INDICATE? They indicate that an investment in the live and growing cities of Western Canada is as safe and sure as anything can be, and that your investment is almost certain to make you 100 per cent. profit each year.

WHAT DOES IT MEAN TO YOU? It means nothing unless you participate in the profits, and you can do this only by buying real estate in these young and vigorous Western Canadian cities. The time to buy is when a new city has passed through the "seasoning" stage—when it is in the formative period—when its natural resources and strategic position assure the building of a big city along broad lines.

You cannot secure these profits in the older towns—the cities which have sprung up along the older railways. It takes capital to handle real estate in these older cities. But along the line of the new Grand Trunk passenger service has only recently started; values have not had time to boom. A comparatively few dollars will do the work here, and every dollar invested in Watrous to-day should multiply itself many times before 1915—even before 1912. Some of the lots in Watrous are already selling at ten to twenty times their cost only two years ago.

If you failed to get in on the money that was made in other Grand Trunk Pacific cities—such as Port Arthur, Fort William, Saskatoon, Prince Albert, Edmonton, Prince Rupert, or in others which might be named—here is your chance now to get in right on Watrous. The same spirit of co-operation which has been extended by the Grand Trunk Pacific to these other cities which have made good will be extended to Watrous. Watrous is destined to become the inland Prince Rupert of the Grand Trunk Pacific.

Suppose you had purchased a few years ago lots close in at \$100 in any of the Western Divisional Points in the C.P.R., your investment would have been safe and certain right from the start, and it would have been constantly and rapidly increasing in value.

Note the Divisional Points on the main line of road of the C.P.R. running west from Winnipeg—Brandon, Moose Jaw, Swift Current, Calgary, Medicine Hat, Revelstoke. If you had purchased lots in any one of these Divisional Points, when conditions were similar to those in Watrous to-day—when these young cities were about two years old, had a population of 1,500, and choice inside lots could be purchased at \$100 each—there could be no doubt about the wisdom of your investment, which would likely be worth to-day not less than \$10 for each dollar you invested. This opportunity, however, was presented a few years ago, but is now a thing of the past.

You now have the same opportunity in Watrous that was presented in these Divisional Point cities on the C.P.R. The Grand Trunk Pacific is the latest and destined to become the greatest of all the Transcontinental lines. Traversing as it does a great and rich territory, there can be no doubt that the Divisional Points on the Grand Trunk Pacific will in a few years be cities of equal size and importance with those on the C.P.R.

An investment in real estate in Watrous offers a splendid opportunity for large and certain profits. And no line of investment during the last few years has been so safe and shown greater returns than an investment in lots in the rapidly-growing cities of Western Canada.

History DOES repeat itself, and it is usually safe to judge the future by the past.

Being a Divisional Point on a great line of railway is usually alone sufficient to make a city of considerable importance, but Watrous, on account of its natural advantages and strategic position, would be an important inland city even if it were not a Divisional Point.

Electric Light & Trolley Line

Two different companies have applied to the City Council of Watrous to secure a franchise to build an electric light and power plant, and also to build an electric street railway line from the G.T.P. station at Watrous to Little Manitou Lake. Both of these companies express a willingness to begin construction work immediately on receiving the franchise for this purpose.

Watrous is booming. The growth is a natural, healthy one. Everything indicates that Watrous in the near future is to become an important city. The residents of Watrous are thoroughly alive to the situation, and are buying all the property they can carry. Our representative in Watrous is selling more lots in our G.T.P. subdivision than any other agent. This point is significant, and shows that those who are on the ground and know our property are the best buyers.

OUR ADDITION

ADJOINS THE TOWNSITE AND IS ALREADY PART OF THE CITY.

Watrous is rapidly building toward Little Manitou Lake. The subdivision which we are now selling lies immediately to the north of the original townsite of Watrous, and is but seven blocks from the Grand Trunk Pacific station and but four blocks from the present heart of the city. It should be remembered also that there are and will be no building operations south of the station for some years to come, as all of this property is owned and reserved by the G.T.P. Even if this were not the case, however, it would be entirely logical to suppose that the town would build toward Little Manitou Lake. In three years from now the lots which we are offering to-day will be right in the heart of the city.

As a matter of fact, this addition which we are selling is legitimately a part of the original townsite, which would naturally run from the railway track to the township line. In registering the plan of Watrous, however, the tract was divided, because if the whole of it had been registered two years ago, it would have been immediately subject to taxation as lot property. The Grand Trunk Pacific has waited until the town actually needed this room in which to expand, and a large number of lots have been snapped up by Watrous people who are waiting for the land to be put on the market.

Buy at the Bottom

In Watrous, now, prices are at the bottom—the town is just fairly getting started. But prices will soon be as high in Watrous as they are in Moose Jaw, Regina, and other good Western cities. Buy now at the bottom and get the benefit of all the advances.

Lots in Watrous Selling Rapidly

Orders have been pouring into our office at a rapid rate, both by mail and by telegraph. We have a number of splendid locations still open at \$100 per lot, and some excellent corners at \$125. All of these lots are in the first addition to the original townsite of Watrous.

It should be remembered that the town is building—Little Manitou Lake—lies but two and a half miles north of Watrous, so that our G.T.P. subdivision is right in line of growth of the city.

The land is all open, clear and smooth, so you cannot get a bad location. The lots are very slightly and splendidly located.

BUY LOTS IN WATROUS AND MAKE MONEY

The more lots you buy in Watrous, the more money you will make. It is impossible to purchase lots in a live and growing young city of Western Canada and not make splendid and certain profits.

Lots in Moose Jaw that sold a few years ago at \$100 each are to-day worth from \$1,000 to \$3,000. Lethbridge a few years ago was a small frontier town. Lots in Lethbridge now command fancy prices: \$10,000 to \$15,000 is sometimes paid for a single lot.

Lots which sold in Saskatoon ten years ago for \$50 are to-day worth ten to fifty times that amount.

You could have purchased lots in Edmonton ten years ago for \$100 each, which are to-day worth \$1,000 to \$10,000.

Those who purchased lots in Edmonton ten years ago are now possessors of property worth 1,000 per cent. more than the price at which it was originally purchased—an average increase in value of 100 per cent. each year.

In Port William the same rapid advance in values has taken place. Lots which sold at \$100 to \$200 each, even five years ago, have since sold for \$1,000 to \$2,000.

It is almost impossible to chronicle the rapid advance in property in Calgary, Regina, Winnipeg, Vancouver, and other cities of Western Canada.

Buy lots in Watrous now while they are selling at the ground floor prices, and hold them, and you are certain to make money. Buy a half dozen or more lots, and ride with the wave of advancing values; \$10 for every dollar you invest is common in live towns of Western Canada.

Think what it means for the population of Canada to increase from six millions to thirty millions, and 30 per cent. of this growth will be in the West. There is no use living in a day of land and opportunity unless you are part of it. You doubtless have among your friends and acquaintances those who have shown their faith in Canada and the Canadian cities, and have become rich because they invested when these cities were young.

Buy lots and prosper with Canada. Buy in Watrous, and as Watrous grows the money you put into it will grow just as surely and certainly. Invest your money where the greatest activity is taking place, in the centre of rapid growth, where the greatest advances are realized. This centre is undoubtedly in Western Canada, and Watrous is the pivotal point. You are taking no chances when you buy lots in Watrous at present prices. The future of Watrous is assured.

WATROUS

Telegraph Your Order at Our Expense

In case you desire further particulars, maps, etc., before selecting lots, use coupon below:

INFORMATION COUPON.

International Securities Co.,
649 Somerset Bldg., Winnipeg, Man.

Please forward to me by return mail full particulars regarding the sale of town lots in the subdivision to the original townsite of Watrous, which is just being placed on the market.

Name.....
Address.....

On account of the rapidity with which lots are selling, we advise that you let us make the selection for you, and we promise that we will give you the best available remaining lots at the time your order is received. That we may make the best selection for you, we advise that you telegraph at our expense the number of lots you wish, and the prices you desire to pay, and let your remittance follow by return mail.

Prices of lots, size 50x140 feet, are \$100, and corner lots \$125. You can buy a \$100 lot by paying \$10 down and \$10 a month; \$12.50 cash and \$12.50 a month for nine months buys a corner lot at \$125. If you want to pay all cash you may deduct five per cent. discount.

Make remittance payable to the order of and send direct to the Land Commissioner of the Grand Trunk Pacific Railway, Somerset Building, Winnipeg. Receipts for payment made will be issued direct by the Land Commissioner of the Railway Company, and when you have completed your payments, Torrens Title will be issued to you direct from the Grand Trunk Pacific Railway.

If the selection of lots made for you by our representative is not satisfactory, all you need do is to notify us to that effect, and the money which you have paid to the Grand Trunk Pacific will be refunded to you.

Remember, there is no interest charged on deferred payments in case you desire to purchase on the installment plan, and you do not have any taxes to pay until 1911.

The more lots you buy in Watrous the more money you will make. How many lots do you wish? Fill out the blank in the lower right-hand corner of this advertisement to-day for the number of lots you wish to purchase. Let the remittance follow by first mail, but wire us at once your reservation for the number of lots desired.

APPLICATION BLANK FOR PURCHASE OF LOTS.

Land Commissioner, Grand Trunk Pacific Railway Co.,
Somerset Bldg., Winnipeg, Man.

I hereby make application to purchase.....lots at the price of \$.....each, and enclose herewith remittance for \$.....being one-tenth the total purchase price. I agree to remit the same amount each month for nine consecutive months. I desire your representative to select for me, out of the subdivision which you have just placed on the market to the original townsite of Watrous, what he regards as the best lots remaining unsold at this price. Titles to lots to be clear and indefeasible. No interest to be charged on deferred payments, and no taxes until the year 1912. Please make out and forward to me your formal Application to Purchase Town Lots, which I will sign and return.

Name.....
Address.....

SEND YOUR
ORDERS TO

For further information use Coupon in left-hand corner of this ad. and address to

LAND COMMISSIONER, GRAND TRUNK PACIFIC RAILWAY CO.
INTERNATIONAL SECURITIES COMPANY, LTD., 649 Somerset Bldg., WINNIPEG, MAN.

SOMERSET
BLDG., Winnipeg

Our office at Room 649 Somerset Bldg. will be open Sat. and Mon. evenings 7.30 to 9.

LIVING IT DOWN

By WARWICK DEEPING

CHAPTER XXXII.

ABOUT half-past ten, after attending to sundry farmyard affairs, the two Lavenders, father and son, started off to Monk's Crossing Church, leaving Mrs. Lavender to cook the Christmas dinner. Sam Lavender offered to walk down to Hindleap with Heriot, but Heriot sent the good man to church, and went alone to look at the burnt cottage. It was a still day, with sunshine working its way through haze, and the moor luminous, huge and vague. Heriot could see a column of smoke rising as he neared the clearing. The white vapour took the shape of a tree, the trunk spreading into billows of foliage above. The pungent scent of charred wood burdened the breath of the morning.

Heriot had had a good sum of money by him, but he had banked it with Nature, at the foot of a tree. Taking the stake with him, he turned up the sods with the point thereof, and found the tin box safe enough, with the canvas bag and the money inside it. As to the origin of the fire, he was none the wiser than he had been the night before, save that he still believed that a human hand had been responsible for its kindling. He knew that there had not been a spark left alive in the grate, for he had made sure of that before locking up the cottage and starting for Crutchet.

Christmas dinner at the farm was a massive meal, and such people as the Lavenders gauged their guests' enjoyment by the amount they ate. Old David Love stayed to dinner, and was not far behind John in the healthiness of his hunger. When the nuts and oranges came to the fore, Heriot, who had hardly slept the night before, felt great drowsiness descending upon him, with a sense of satiety and of inward warmth. Mrs. Lavender seemed to guess how it was with him, for she sent John to see to the parlor fire.

"You go and take a nap, sir," she said.

And Heriot was soon stretched before the fire on the horsehair sofa. They left him alone in the parlor, and he was soon asleep.

Heriot slept for nearly three hours, and it was growing dusk when he awoke with the impression that someone had called him by name. He sat up, and glanced toward the door, finding it closed and the room empty. The fire had burnt low in the grate, and the dull patch of redness behind the bars seemed an echo in color of the dusky red of the dying sunset that Heriot saw through the casement frame. The bare boughs of sundry old apple trees criss-crossed against the sky. Night seemed to hang over the world like a huge, impending wave, and Heriot felt some of the waking horror of a dream-frightened child.

He started up, walked to the window, and looked out. The house seemed very silent, though he could hear a murmur of voices coming out from the distant kitchen. The strange sense of unrest that possessed him deepened as the red sky faded behind the trees. For the moment the self in him felt unreal and unfamiliar. It was as though he were dead, and the surviving part of him had been thrust suddenly into some strange twilight world, and stood shivering amid dimness, regretting the warm flesh that had been to it as a shell.

Heriot put back his shoulders and stretched his arms, as though trusting to the physical part of him to reassure the psychical. He had eaten too big a dinner and had slept too close on the meal; that was the physiological explanation of all that he felt. The room had grown cold, too, and he turned towards the fire, only to pause beside the sofa with a recurrent conviction that he had heard someone utter his name.

Heriot went to the door, opened it, and looked into the brick-paved hall that was almost in darkness. There was no one there; at least, he heard no sound of movement, and had no sense of anyone being near. Closing the door again, he lit a candle on the mantelpiece, and examined the room. Then he gave a shrug of the shoulders, and turned to make up the fire, accusing the Christmas dinner with supplying him with hallucinations.

Glancing at his watch, Heriot found that it was close on five o'clock, and he was not due at Danebarrow till seven. There were some books on shelves in a recess beside the fireplace, and Heriot took the candle and examined Mr. Lavender's library to see whether there was anything to while away an hour. He had put the candle on the mantelpiece and was looking at an old copy of "The Vicar of Wakefield," when he started and closed the book sharply, convinced that someone had called, "Ben! Ben!" The voice had seemed both in the room and in his own brain, low, appealing, poignantly familiar. And

almost at the same instant an indescribable sense of imminent disaster took hold of him, and he felt drawn out into the darkness, and away over the moor.

Heriot put the book back on the shelf, took the candle, and went into the hall. He caught his cap down from a peg, set the candle on a table, and, choosing a heavy sock that belonged to Sam Lavender, he went out into the darkness, the premonition of evil strong within him, and filling him with a vague, murring unrest.

So strong was the feeling that Heriot broke into a run before he had gone a hundred yards along the road. He passed under the oak boughs of the Hindleap firs, came out again upon the vague gloom of the open moor, and ran on till the hog-backed blackness of Bilberry Wood rose against the sky. Soon the white fence glimmered under the obscurity of the cypresses, and Heriot was able to see the white northern face of the house.

He was a hundred yards away when he saw a light move across one of the lower windows and then disappear. He stopped a moment to get his breath, feeling that this panic of his had been a mere piece of foolishness, and that he had acted like a child. As he hesitated, he saw a naked light appear under the porch of the house. It remained there a moment, burning steadily, and then jerked abruptly backwards, wavered, and disappeared. Heriot heard a sound like the slamming of a door, and following it a vague cry that was smothered almost instantly in silence.

His heart gave a great leap in him, and he started at a run towards the house with a tumult of primitive passion galloping into his brain.

CHAPTER XXXIII.

Heriot reached the porch, and stood listening a moment as he tried the handle of the door. Then he heard the overturning of some heavy piece of furniture, the sound of a struggle, a woman's voice panting out words of passionate appeal. The door had been locked on the inside, and Heriot drew back for several yards, took a run, and charged the door with his left shoulder. His work in Hindleap had put him in fine condition, and he weighed well over thirteen stone. The screws of the lock plate gave way, and the door flew in, striking the wall, and shuddering with the rebound.

"Eve, where are you?"

"Ben! Ben!"

Her voice came to him out of the darkness, the breathless voice of one whose strength to resist was passing into anguish. Heriot could see nothing. He had matches in his pocket, and he fumbled for them, struck a light, and found the fallen candlestick at his feet. Nor could he help wondering during those few seconds of the delay at the steady way his hand held the match to the wick.

Then Heriot saw everything. At the foot of the stairs knelt Eve, clinging with both hands to the newel-post. A man was still bending over her, trying to tear her hands away, while his other arm was about her throat.

"Ben!"

She managed to turn her face to the light, and Heriot saw the depths of her eyes, desperate yet full of infinite joy. The man let go of her, and turned on Heriot with a kind of stooping fury. And Heriot knew him for Roger Burgoyne.

Neither man spoke a word. Heriot, nostrils twitching, mouth a grim hard line, threw his cap aside, and set the candle on a chair. He looked Burgoyne in the eyes as he advanced on him slowly with an air of inevitableness that would have cowed a man who was less of a mad beast. For Burgoyne was mad that night, with the black heritage of many generations in his blood. His eyes, with pupils dilated, showed the red of the retina. His head rocked from side to side, and he crouched and felt the air with his long arms like an ape.

Heriot spoke quietly to Eve.

"Go up the stairs. We shall wait room here."

Burgoyne charged him suddenly. Heriot struck out, and caught his man between the eyes. Burgoyne staggered, clutched at the stair rail, and saved himself from falling. His breath came with a shrill sigh through set teeth, and his eyes were a red blaze.

"Damn you—you—"

He sprang in again, crouching, as though to close with Heriot and to get the lower hold. But Heriot was too quick for him, driving him back with a heavy blow on the chin. As Burgoyne faltered Heriot closed, and had him with a bear's grip round the body. And Eve, leaning back against the wall, saw Heriot lift the man as he would have lifted a frantic and kicking child. Burgoyne swam in the air, turned as he was thrown, and came down with the head bent back, body rolling as though completing a somersault. His limbs jerked a mo-

ment. There was a spasmodic heave of the body, and he lay quite still. The only sounds for the moment were the ticking of the clock and Heriot's heavy breathing.

"Ben!"

She came down the stairs slowly, and a little unsteadily. The grimness died out of Heriot's eyes and his mouth softened.

"Dear, is it well with you?"

He caught her by the arms, and, leaning forward a little, looked into her face.

"Eve—"

She drew her breath in with a shudder of the bosom.

"Ben, it is well with me. Oh, my God!"

She seemed ready to break down now, her eyes still full of the horror of it all.

Heriot's arms went round her.

"There, there, don't be afraid. Forgive me for touching you."

"Ben—I feel I shall fall—if you let go of me."

"It is all right now. Come in here and rest."

He half carried her into the room, neither of them looking at Burgoyne.

"The lamp is there, Ben. Light it."

He left her on the couch, and went for the candle in the hall, giving a glance at Burgoyne, who had not moved. Returning with the light, he had a vision of Eve sitting on the soft, her head bowed, her hands hanging over the edge thereof.

Heriot made haste to light the lamp, while he was on the alert from any sound from the hall.

Eve lifted her head suddenly, and looked at him.

"Ben, get me something to drink. In the cupboard—over there."

He found a spirit decanted with a little brandy in it, and a wine glass. There was a jug of water on the Welsh dresser.

"Drink it all."

She took the glass, spilt some of the stuff, but drank the rest. Heriot took the glass from her, watching her with anxious eyes. The look of horror had melted from her face, and she no longer trembled.

"Ben, go and see."

She glanced towards the door, and Heriot took the candle and went to look at Burgoyne. The man lay like a sack of corn that had been pitched down into a corner. Heriot put the candle on the floor, knelt on one knee and pulled Burgoyne's face towards the light. It was ashy and sodden, with a trickle of blood down the chin.

Heriot felt Burgoyne's wrist, bent over him, and put his ear close to the open mouth. There were neither breath nor heart beat. The arms dropped placid and inert when Heriot lifted them and let them fall.

A draught made the flame of the candle flutter. Eve had come out of the room, and was bending down and looking over Heriot's shoulder. He turned and saw the glimmer of the candlelight in her questioning eyes.

"Ben?"

"I have killed him," he said, almost in a whisper.

"Dead!"

They were both silent, looking fixedly at Burgoyne.

CHAPTER XXXIV.

Presently Heriot stood up, leaving the candle burning beside Burgoyne. He seemed unable to realize for the moment the full significance of that act of primitive justice. Thoughts came crowding in upon his consciousness, intermingling with his emotions, circling like moths, with death for the candle; and he stared at the blank wall before him as though trying to visualize the grim face of the future.

The dead thing alone seemed able to dominate his consciousness. A mocking voice came out of the unknown, crying with a ring of insistent exultation, "Give yourself up! Give yourself up!" Heriot's face had grown bleak and haggard. He stood, half-dazed, staring at the wall.

"I had better go down to Crutchet."

He spoke quite quietly, and was surprised at the level tones of his own voice.

"To Crutchet, Ben?"

"Yes; I had better give myself up. What else is there to do?"

Eve's thoughts had long ago left the dead for the living. She had leapt to a vivid comprehension of the whole tragic fact while Heriot was groping for the tragic hand of fate. Her instinct was one of fierce denial and revolt. The very voice of her head showed the passion to resist.

"Ben, wait—and think. So many thoughts crowd down on one!"

She put her hands over her eyes, caught her breath and held it, and stood rigid with thought. Then she dropped her hands; looking at Heriot, and turned towards the door. Going out into the darkness, she stood listening, turning her face this way and that.

Heriot heard her come in, close the door, and shoot the bolts. To Eve it


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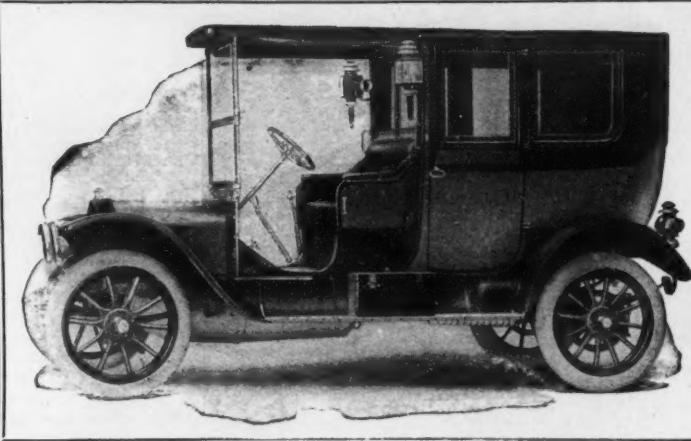
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was a shutting out of the world from meddling with a tragedy that concerned three souls alone.

"Ben, come in here with me."

She took him by the arm, and led him into the room of the tapestries. Heriot felt confused by an ever broadening circle of vision. It was as though he had fixed his eyes on a point of light, and the point had dilated into a swirling vortex ring of fiery vapor. Again, the burning circle broke into a hundred shapes that merged and intermingled, weaving a chaos of complexities that refused to be disentangled.

"My God, Eve, let me think!"

He sat down on the couch and buried his face in his hands. Eve walked to and fro, pausing now and again to stare into the fire. Her strength had come back to her now that the danger was not hers, but Heriot's. Her eyes had cleared, and were full of a level light that flickered up from time to time with the fierceness of revolt.

"Ben, why should we be made to suffer?"

He lifted his head and looked at her.

"What does it matter what happens to me?" he said; "but—I am beginning to see—beyond the mere moment."

"Ben, you mean—"

"There is my old moral scar; they would uncover that against me. But that is not what is on my mind. I know what the world is. You have

never been in a criminal court; I have! The air of the place—pah! The foul breath of generations of the unclean! And the breath of it would touch you."

She stood by the fire her eyes looking into the distance. Heriot sprang up and began to wander about the room as though seeking blindly for some path out of the maze of circumstance.

"You are afraid for my sake, Ben?"

He turned to her with passionate inspiration.

"You know what the world would say when such a man as I am supposed to be killed such a man as Burgoyne in your house, after dark? Your very loneliness here would be a damnation. Oh, my God, why was I so rough a fool! He has the better of us, even now."

Eve's face shone with a strange inward light.

"Ben!" she said.

He waited.

"No one need ever know."

"What!"

"No one need ever know," and her voice had a passion that rose in strength. "Why should we let the world meddle? What has the world to do with this? I say that we mortals are sometimes above the law, and above the mortals who made it. This man came here to do an evil thing. Why should the evil follow us when he is dead? I refuse to suffer, to let

you suffer, because the world talks of a thing called law."

He looked at her incredulously.

"But—Eve—"

"No one need ever know. No one knew that he had come here. This is what he said to me—the—the—when he held me against the wall. They think I am at Lyndwood, ten miles away. I have come here to tame you, you shrew, and to take my revenge on that bully of yours, who struck me when I was not fit to fight. I am going to have you and the land in spite of you both. Swear what you will; I can swear your character away, and no one can disprove it."

"He said that!"

"Yes. Why should we let ourselves suffer for such a man? Let him go out into the dark and into silence. Are we his keepers?"

Heriot came and stood by the fire. The soul strain showed in deep lines upon his face.

"But, how—"

"Have you forgotten the well?"

He glanced at her with sudden understanding.

"It is still empty. David was to begin filling it in again when he came back to work, the day after tomorrow."

Heriot's shoulders had fallen into a stoop, as though the weight of the tragedy bore too heavily on him.

"Eve, I can't! And yet—"

(Concluded on page 16.)

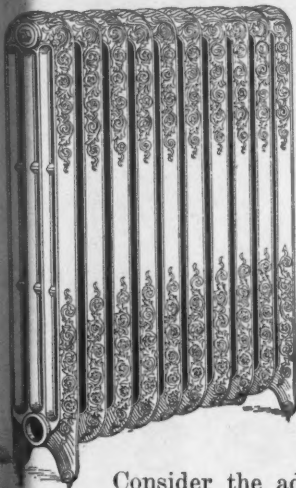
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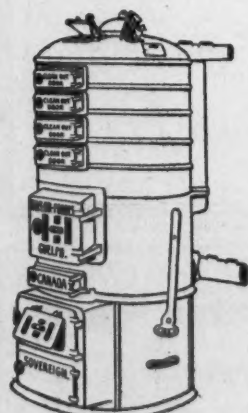
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MOTORS AND MOTORING

Garage Designs.

MOTOR prints a series of illustrations showing new and original designs in private garages. The collection of pictures is declared to represent "the best that is to be found in privately owned and built garages throughout the Eastern States from Maine to Maryland." Examples are even given of the "knockdown and portable types that require simple assembling on one's own premises." Architectural styles vary widely in all these designs, as do also the materials employed. Frame construction, however, is rarely used, "except where the garage must be of the cheapest description, or when it is located at the rear of one's city lot and must perform be small, plain and unpretentious." Brick and stone, both cut and uncut, and concrete or cement are generally used. The writer of the article believes that those in concrete present in general "the most clear-cut and business-like appearance."

Garages divide themselves broadly into two groups, those for town homes and those for homes in the country. In one important sense garages differ from stables; they need not be so completely detached from the dwelling. A mere wall of separation is not

only feasible, but often found to be desirable. This is particularly true in a large city where sufficient space is seldom available for a detached garage. In the country the garage is often combined with the dwelling for the gardener and the chauffeur and their families. In one instance a wing was provided on each side of the garage—one for the gardener and the other for the chauffeur. Garages combined with dwellings are coming more and more into use.

In another article in the same magazine an ingenious plan for solving a garage problem in a densely populated section of Paris is described. Similar difficulties have doubtless confronted automobile owners in other cities and towns. To quote from *The Motor*:

"The designer and owner of this garage has displayed not a little ingenuity. His property allowed sufficient space for the housing of the car, but in the ordinarily accepted sense is lacking in approach to it. The rear of the property abuts upon a narrow alleyway in which there is insufficient room for turning the car. The problem has been solved by laying three grooved rails across the floor of the proposed garage and extending across the alleyway. A platform of stout wooden stringers, reinforced by 1-section steel beams at its end and mounted upon six wheels, is arranged to operate upon these three rails. When entering the garage this moving platform, or truck, is run out into the alley, as shown, and the car run upon it. All that then remains to be done is to push the car and the truck sideways into the garage. When leaving, these actions are, of course, reversed, and the only criticism that can be offered is that the car must, of necessity, be backed out through the alleyway into the street."

"The fact that the car stands upon a more or less elevated platform when in the garage must be considered an advantage, in that the platform itself provides a very efficient form of wash-rack with but very little modification of the floor of the garage."

"Also, having the car stand upon such an elevated platform protects the tires from oil, etc., that has a deteriorating effect on the rubber. This scheme will undoubtedly suggest a solution for the garaging difficulties of many car-owners in this country, whose property is somewhat similarly located with reference to the street. Of course, such a plan can hardly be made use of in New York City, for the simple reason that there are no alleyways, but in almost all other cities, notably those in the middle west, alleys extend midway between residence streets and make such a system of private garaging possible."

JOHN HAYS HAMMOND, the mining engineer, tells the story of how Tombstone, Arizona, came into being.

Two brothers named Scheffin, Ed. and Jake, had been prospecting for gold in Arizona, and they finally hit the locality which was later to be known as Tombstone. They got down so deep that Jake had to dig the earth and load it on a bucket which Ed would draw up by working a windlass on the surface.

One day Ed called down to Jake that he saw some Indians in the distance.

"Then skip," called up Jake, because this is going to be a great gold camp, and you can't save me from those devils. But, when it's safe, come back and put up a tombstone over my grave."

Neither one had to skip, and they finally struck it rich. A few years ago Mr. Hammond was talking to one of the Scheffin brothers and asked to be shown the original papers locating the claim to the mine. He read it, and Tombstone was spelled "Toamstoom."

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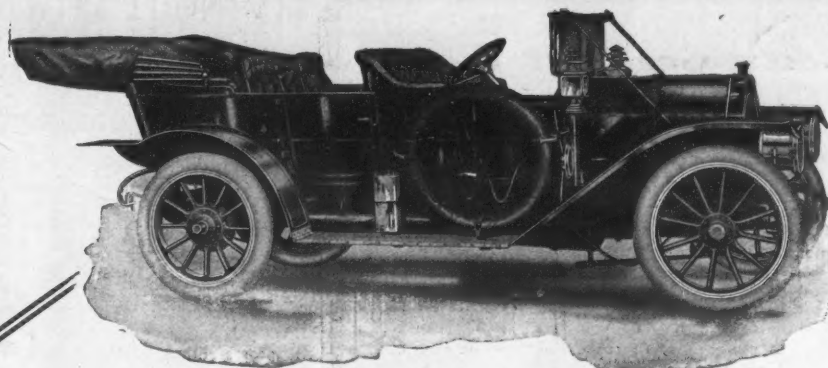
BOWKER—At Edmonton, Alta., on Sept. 11, 1910, to Mr. and Mrs. E. Clarke Bowker, a daughter.

MARRIAGES.

COLLISON—CHISHOLM—On Sept. 28, 1910, at the home of the bride's parents, in Toronto, by the Rev. James Wilson, Williamina Alma Jane, only daughter of Dr. Chisholm, M.P. (East Huron), and Mrs. Thomas Chisholm, to William Giles Collison, of Lindsay, youngest son of the late Thomas Collison and Mrs. Collison of Mitchell.

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DEWAR—At Toronto, on Sept. 28, 1910, J. D. (or Donald) Malise Isiah Daniel Dewar, as known in the Register of Arms of the Lord Lyon King of Arms of Scotland.



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CHAPTER I

THERE is an intimate story—a certain amount of romance surrounding those things which make history. We want to know all about the great or the near-great. The performance of the White gasoline cars during the last year has marked them. We begin to feel that they are in a class by themselves, and inasmuch as they have sought the lime-light, have asked for public approval, they belong to the public, and we will tell a little story of them on the intimate side.

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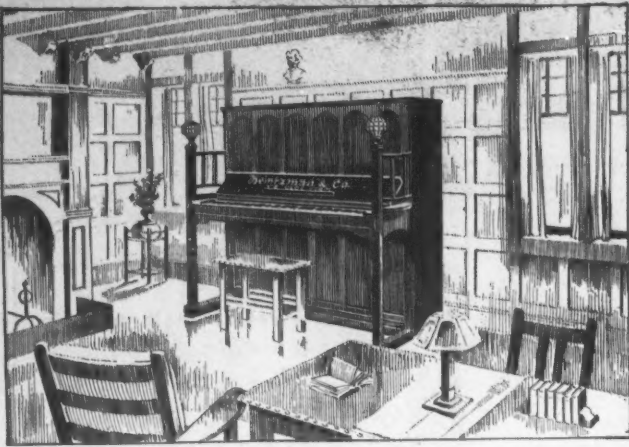
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LIVING IT DOWN

(Continued from page 14.)

She put her hands upon his shoulders.

"Ben, you must."

He was silent.

"For my sake, but not for the self in me. Ben, Ben, I can't let you go down to Crutchet. I can't, I can't. The woman in me cries out against it. I want you here with me, in the midst of life. How can I tell you more?"

His eyes met Eve's, and from her eyes a fierce glory seemed to strike on his. A splendor of passionate revolt possessed her, so that she had become like some great-hearted woman of romance whose heart blazed through death with the courage of her desire.

"Eve!"

"Ben, bear it out with me. We shall be together."

He caught her almost roughly in his arms.

The clock struck the hour, and in striking seemed to recall them to the grimness of reality. They went out into the hall, and stood by the dead man, holding each other's hand. Eve's face was pale and purposeful. There was no doubt in her heart as to the righteousness of this triumph over death.

"I will go out, and see that all is quiet," she said; "it will be pitch dark to-night, but I can follow the path without a lantern. Poor Bobs and the man who poisoned him will lie in the same grave."

"The dog? What happened to him? I had forgotten."

"He was poisoned last night. We need not ask who poisoned him. I let him down into the well."

Eve waited a while, Heriot bending again over Burgoyne as though to assure himself that the man was dead. Then Eve unlocked the door leading to the garden, and, going out on to the grass, stood listening. A great silence covered the moor. The sky was clouded over, and not a star shone through. Eve looked back at Heriot and said, "Come!"

It was not long before they returned, mute and shadowy figures drifting out of the gloom. Eve walked with her face upturned, her senses on the alert, the pupils of her eyes dilated. Heriot moved as though he still carried a heavy weight upon his shoulders. The night seemed to close after them like water as they re-entered the house.

"It is finished, Ben. Let me look at you."

She held the candle close to his face, and scanned it critically.

"Not a mark. Put your tie straight. Oh, these details!"

Something black lying in the corner caught her eye. It was Burgoyne's hat. And Heriot saw her eyes fill with infinite loathing as she looked at it.

Heriot picked the thing up, and took it to the fire. They watched it burn, each of them drawing a deep breath when the last relic had crumpled into ashes. It was as though they felt a pestilence in the air, even in the burning of the rags of one who had died.

They drew together, their arms touching, hand holding hand. "May it be—for the best."

Eve's eyes reflected the light of the fire.

"I shall be at work to-morrow, Ben. David will not be here. I can think of nothing to betray us."

"No. Did he leave a horse in the wood?"

"He walked over the moor, I believe, in the dusk. But I shall be about before daybreak. Ben, you had better go back now."

He roused himself, his forehead shadowy with pain.

"Eve, what have I brought upon you!"

"What have you saved me from," she said simply, "and what have we learnt—you and I—to-night?"

She went with him to the door.

"I will screw the lock on again," she said, as though glad of some crude fact upon which to fasten her thoughts; "go back to the farm, Ben, and spend the evening with them."

"And to-morrow?"

"Come over early. We shall need each other through the days that lie ahead."

She was in his arms for a moment.

"Ben, good-night."

"Beloved! That this should be our troth-taking!"

"In sadness, Ben, we were brought to one another."

"Yet—you believe—"

"I believe in you—and in myself."

He took her face between his hands and kissed her forehead under the dark hair.

"That is a sweet creed to me. Good-night."

It was past eight o'clock when Heriot reached Orchards Farm, and one of the long low windows showed yellow in the straggling obscurity of the house. Heriot went in quietly, to be met by an out-dashing of John, who came from the parlor with odors of hot toddy and tobacco smoke.

THREE GOOD CIGAR STORES

Places where the very finest in Havana Cigars, Egyptian and Turkish Cigarettes and High-Class Goods for men who smoke are to be had. A courteous and efficient selling staff to suggest and cater to your needs. For the best of everything in smokers' goods, go to any of our three stores.

"5 King West"
At Yonge St.

A. CLUBB & SONS
262 Yonge St. - Above Trinity Square

"445 Yonge St."
At College.

Tuckett's

The Cigarette Brand of Great Purity

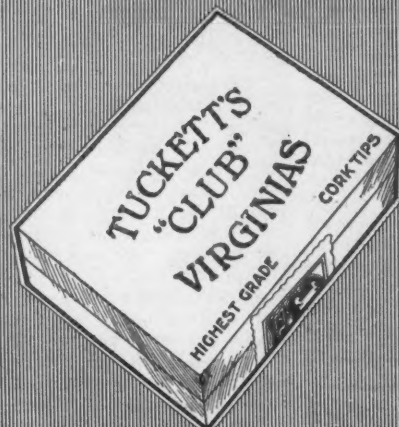
Tuckett's "Club" Cigarettes are made from tobacco of purest quality, carefully blended to satisfy the most exacting requirements of the particular smoker.

As a result of their marked superiority, they have won high favor in every club, hotel and private house where knowing smokers demand the best.

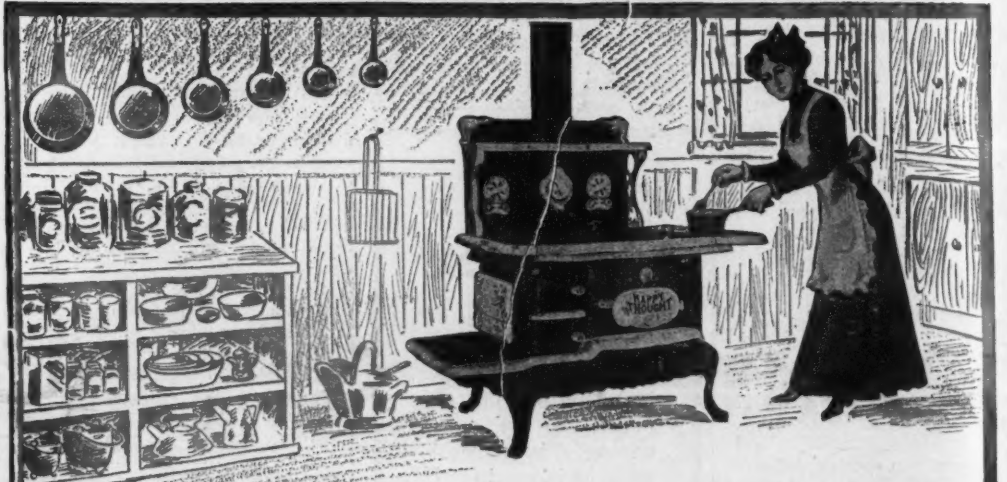
Don't be content to let the man behind the counter throw out a package of the brand he wants to sell you.

Use your own judgment—insist on Tuckett's "Club."

15c. a Package of Ten.



Cigarettes



The "Happy Thought" is a General Purpose Range. Some of its exclusive features.

A range of this kind is what a woman wants in her kitchen—not a range that will fall down on some things and excel in others. You, madam, who want to be known as a good cook, cannot afford to take chances on a range that won't perform all its functions equally well. You want a range that is reliable, not with some things, but with everything—whether it's a batch of cookies, the Sunday roast, steamed salmon trout, or fried bacon and griddle cakes.

WHAT MODERN INVENTION HAS DONE FOR THE HAPPY THOUGHT.

Because equal attention has been paid to all the various parts of the Happy Thought Range, it meets in every respect the demand for the utmost in cooking efficiency. Several new patented features make it

thoroughly dependable for every kind of general service.

THE PATENTED DAMPER CONTROLS FIRE.

A new feature of the Happy Thought is the patented damper—an ingenious device—by which, by a simple turn, will bring the fire under all the cooking holes on top. Immaterial whether your range be running with direct draft or with heat turned around oven, each top cooking hole is ready for heavy service.

THE PYRAMIDAL OVEN PLATES

is only one of the exclusive features which have made the Happy Thought invaluable to thousands of homes in Canada. By its aid the housewife is assured of great and even baking heat in the oven with small fuel consumption.

A SCIENTIFICALLY BUILT FIREBOX.

A range with a badly proportioned firebox is like a boy trying to carry a man's load; the chances in favor of its success as a good baker are slim. In the construction of the Happy Thought this danger has been avoided after a series of searching experiments by providing a firebox scientifically proportioned to the size of the oven. Result: sufficient heat always to ensure good cooking.

HAVE THESE THINGS EXPLAINED TO YOU.

Call on your nearest dealer and have him explain the different advantages of the Happy Thought. He will be glad to do it and you will obtain a lot of valuable knowledge about ranges.

Other exclusive features of Happy Thought Ranges are told in an interesting little book, which will be sent free for the asking.

WM. BUCK STOVE CO., Limited - BRANTFORD, CANADA
Toronto Agent—R. BIGLEY, 96 and 98 Queen Street East

The Danger Mark Is The Low Water Mark

With the arrival of fall, take precautions, and add "MONTERRAT" to the drinking water.

Now is the season when the sources of water supply are getting low and the danger of Typhoid Fever is increasing. The sudden change from country to city life, and especially the change of water, are apt to develop this terrible disease. "MONTERRAT" Lime Fruit Juice will protect the whole family against Typhoid.

Scientists at the Molson Laboratory of McGill University proved this conclusively. They took a tumbler of city water, teeming with typhoid germs, and added "Monterrat" Lime Fruit Juice. In fifteen minutes, every germ was destroyed.

Adding "Monterrat" to the drinking water not only protects you against typhoid, but also makes the water more wholesome and palatable.

This is because "MONTERRAT" is the pure juice of choice West Indian Limes, as proved by Inland Revenue Bulletin No. 197. Your druggist or grocer has "Monterrat".

NOTE.—Write to-day for free copy of our recipe book showing the many delightful drinks, frozen desserts, cakes and pies to be made with "Monterrat" Lime Fruit Juice.

NATIONAL DRUG AND CHEMICAL CO. OF CANADA LIMITED, MONTREAL.

"Here you be, Mr. Ben."
"Here I am, John."

The lad looked sly, but asked no questions.

"Mr. Noke has dropped in, and Mr. Lemmery from the Croft. And Dad wants a game of nap."

So Heriot and the three farmers played nap and whist till one in the

morning, lad John and his mother having gone up to bed. The sound of his own laughter seemed strange in Heriot's ears, for he was thinking of Eve at Danebarrow, and hardly at all of the cards in his hand. But what with the tinkle, the smoke, and the blaze of the fire, the card-playing was of the strenuous, noisy, and clamatory school. Big red hands planked down coins with magnificent gusto; legs sprawled under the table; pipes, cocked at various angles, expressed dejection or triumph. Heriot could have desired no more vigorous accompaniment to play him through the first hours of the night.

(To be continued.)

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Financial Comment

THE suggestion has been made in Montreal that the Quebec Public Utilities Commission should be called upon to act in connection with the proposed amalgamation between certain public utilities concerns in Montreal. Recent issues of SATURDAY NIGHT have contained full accounts of the proposals made by the Canadian Light & Power Co., with a view to amalgamating with the Montreal Street Railway, as well as of the negotiations now going on between the directorates of the Street Railway and the Montreal Light, Heat & Power Co., with the object of defeating the aim of the Canadian Light & Power Co. The terms of the alternate propositions were announced, being in the case of the Canadian Power proposition, the exchange of each share of Street Railway (carrying a dividend of 10 per cent.) for \$250 in 4½ per cent. debenture bonds, plus a bonus of half a share in the new concern; the Canadian Power shareholders are offered one share and a half in the new concern for each share now held by them. In the case of the Montreal Power, a stock deal only was proposed, the Power Co. to receive \$190 and the Street Railway \$250.

These alternate proposals and the excitement attending the purchasing of stocks first by the Canadian Power people, in order to obtain control of the Street Railway, and secondly by allied Street Railway and Montreal Power interests for the control of Montreal Power, has been for the past month the one topic of conversation in financial circles in the city of Montreal. Street Railway advanced from 225 to 250, while Montreal Power advanced from 125 or 130 to 162. Much opposition was naturally engendered by this competitive buying and the constant discussion as to whether the Canadian Power had succeeded in obtaining control and whether the Montreal Power-Street Railway combine would be able to force their deal through.

The latest phase of the discussion concerns the possible attitude which might be taken by the Quebec Public Utilities Commission should its attention be drawn to the situation. Under the circumstances, a few words concerning this commission will be of interest.

The Quebec Public Utilities Commission was created by Act of the Quebec Legislature within the past year, and up to the present has not been brought forward prominently. Sitings, however, are taking place in connection with the operation of the Montreal Street Railway, and it is quite possible that a request for an inquiry into the Montreal Power-Railway deal will also be made.



FIRST, it is well to give the definition of the words "Public Utilities," as accepted by the Government in the creation of the Commission. The term applies to "every corporation other than a municipal corporation, firm, person or association of persons, the business and operations whereof are subject to the legislative authority of Quebec Province, their lessees, trustees, liquidators or receivers appointed by any court, that now or hereafter own, operate, manage or control any system, works, plant or equipment for the conveyance of travellers or goods over a railway, street railway, or tramway, or for the production, transmission, delivery or furnishing of heat, light or power, either directly or indirectly to or for the public."

The Commission is composed of three members who bear office for ten years during good behavior and who draw certain remuneration. The present members of the Commission are Lieutenant-Colonel F. W. Hibbard, K.C., of Montreal, president; Sir George Garneau, of Quebec, vice-president, and F. C. Laberge, C.E., of Montreal, with M. Joseph Ahern, of Quebec, as secretary. Attached also to the Commission is Louis A. Vallee, engineer in the Public Works Department of the Province of Quebec.

The Commission is given very wide powers and is invested with the authority of a court for the purpose of taking evidence and executing its decrees; nor is there any appeal from the decision of the Commission upon any question of fact within its jurisdiction, although upon the question of jurisdiction an appeal to the Court of King's Bench may take place, provided the permission of a judge of that court is first obtained.

The Commission is given powers similar to those possessed by the Dominion Railway Commissioners and the Railway Committee of the province, save that its jurisdiction will extend more especially, no doubt, over concerns such as light, heat and power, street railway, and, it may be, telegraph or telephone companies. With the exception of the Government railways, over which it has no control, the Public Utilities Commission has authority over every public utility concern in the province. It, however, has no right to set aside or disturb the terms of a contract between a municipality and a public utility or a private individual and a public utility. Once a contract has been fairly entered into that is within the powers of both parties, it must be kept. If it is beyond the competence of either party or has been induced by fraud, then the courts should be appealed to set it aside. An exception to this rule, however, is that the Commission may disregard a contract or by-law which gives a monopoly use of any street, road, etc. Again, the Commission has no business with claims for damages. If in the operation of a public utility, anyone is hurt or property injured, the damage that may be due is another matter for the courts to decide.



IT may require and regulate the carrying of goods upon any tramway, fix tolls for any public utility, subject to the exceptions mentioned, regulate the placing of rails, wires, conduits, posts, etc., across or along any water course or public highway, and settle differences as to the use of these highways between municipalities and public utilities. In all these connections, its powers are practically absolute, even to the extent of taking possession of any public utility and operating it until orders have been carried out.

Sections of the Act to which attention has been more particularly called, as applying to the case in point, read as follows:

"When by any general or special act, a public utility

is authorized to amalgamate with any other public utility, such amalgamation shall be subject to the consent of the Commission, and shall have no effect until the order authorizing the same is published in the Quebec Official Gazette."

"In all contestations respecting the tolls which may be demanded by any public utility, but subject to any contract existing between a public utility and a municipality with reference to such tolls, and subject, as to electric railway companies; and for the purposes thereof it may fix such tariff as it thinks reasonable for the services rendered or the commodities supplied by such public utility, and may likewise disallow or change, as it may think reasonable, any such tolls as in its opinion unjustly discriminate between different persons or different municipalities."

Whether or not the Public Utilities Commission is called upon to exercise its control in the question of the amalgamations referred to, it will be interesting to observe the method of its operations in such cases as are brought to its attention from time to time. The creation of the Commission was not undertaken in a light-hearted

Power Co. would represent an investment of \$10,000,000, instead of the \$17,000,000 at which it is capitalized or the \$32,300,000 that it will represent in the proposed amalgamation. Even this \$10,000,000 bonds included \$4,000,000 given partly in exchange of Lachine Hydraulic taken in at almost twice par. Of course, these are only guesses at the value of the plant, but sufficient is indicated to show the desirability of bringing concerns of this nature under public control, instead of permitting them to control the public.



THE great danger in this matter of Government control of public utilities is that the public may argue that if the Government has the right to control these concerns, it also has the right to control businesses not of the nature of public utilities. Nothing could be further from the truth, and few conclusions are more dangerous.

The right of the Government to establish commissions to exercise control over public utilities rests upon the

Utilities Commission to protect us. But instead of learning our lesson, and commanding the Government to cease to give away or sell any more of the natural opportunities, we permit it to continue the distribution. Truly evolution is a slow process.

Now as to the financial end of all this.

THE price of Montreal Power boomed the other day and many people bought it who can ill afford to lose any money. Yet, if the Public Utilities Commission steps in and refuses to permit the amalgamation to take place, the market will go down again—because, manifestly, Montreal Power's association with Street Railway was calculated to add \$30 or \$40 per share to the price of Power. Where, then, is that permanency of investment which is so attractive to capital?

Again, even should nothing take place at present, and should the Canadian Light & Power proposal be defeated and the deal between Montreal Power and Street Railway go through, a very powerful, partial monopoly would be established. The price of electricity might or might not be reduced from time to time, but all the time it would be enormously too high—just as it now is. A national question is thus introduced, because the progress of the industries of the country depend largely upon the cost of power. So, industry is curbed in order to pay dividends on fake capitalizations which may even represent not one cent invested. The owners of the industries sooner or later rebel, as they are now doing, and a commission is created. It will unquestionably have larger powers than it now has—even to the interference with contracts already made—these contracts resting upon an immoral basis, as reduced dividends follow upon reductions in charges, the price of the stock will shrink, and, again, investors will be the losers.

This is only one phase of the oldest and only battle the world ever knew—the battle for and against special privilege. Permanent values for investors can only come when the special privileges upon which these inflated and temporary values depend is absolutely cancelled. The conclusion is suggested in that little motto which hangs up behind the desk: "Do It Now."



A COMPARISON of the Government Bank Statement at the end of August reveals hardly anything of consequence, as compared with the situation at the end of the previous month. The paid-up capital increased slightly, as did also the circulation. Deposits on notice increased about \$7,000,000, being the largest change of the month, and indicating that savings were not being diverted to the stock market to any considerable extent. Deposits on demand also increased slightly. That the stock market was not attracting much interest in Canada was also indicated by the fact that call loans increased only about \$400,000, notwithstanding the circumstance that prices were pretty low. As for the call loan situation abroad, the banks in Canada showed a gain of \$2,000,000 on this item, this being possibly accounted for by the receipts of gold from New York during the month. Current loans increased over \$4,000,000 in Canada, which was not a very startling increase, but which was quite satisfactory from an industrial standpoint, more especially in view of the contraction of over \$1,000,000 abroad.

When the comparison is made between August, 1909, and the corresponding month of 1910, the striking changes are in the increase of \$10,000,000 in circulation—which pretty well explains itself—and in the increase of \$28,000,000 in deposits on demand in Canada and \$8,000,000 abroad, and in the fact that, whereas the Canadian stock market was allowed \$2,000,000 more, the market abroad was \$20,000,000 less. Of course, the really enormous change was to be seen in the savings deposits and the loan account. The public had in their savings accounts about \$70,000,000 more than one year ago, while the current loans were actually \$114,000,000 greater than a year ago. With certain reservations, this means that the industry of the country has expanded about 20 per cent. The account abroad increased \$8,000,000, or nearly 25 per cent.

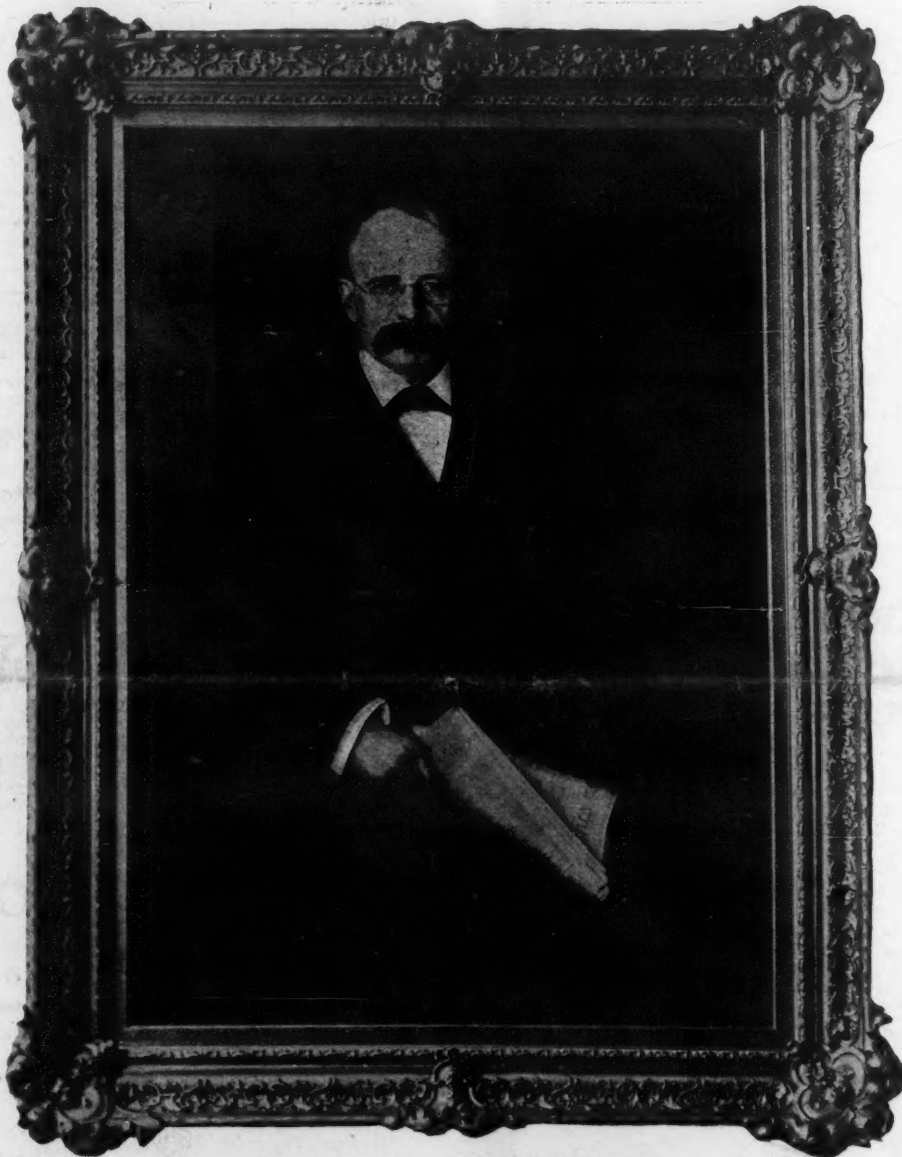
Following are the figures:

	August, 1910.	July, 1910.	August, 1910.
Paid-up Capital	\$99,199,000	\$98,802,000	\$97,540,000
Circulation, greatest	84,684,000	84,009,000	74,328,000
Deposits, demand, Canada	256,613,000	251,638,000	228,397,000
Deposits, demand, foreign	78,815,000	75,275,000	70,807,000
Deposits, notice, Canada	545,357,000	538,348,000	472,591,000
Call loans, Canada	60,428,000	60,081,000	56,680,000
Call loans, abroad	100,447,000	102,436,000	120,659,000
Current loans, Canada	657,813,000	653,008,000	543,154,000
Current loans, abroad	38,609,000	40,267,000	30,661,000
Assets	1,223,449,000	1,210,854,000	1,079,284,000
Liabilities	1,029,219,000	1,017,968,000	893,718,000

Referring again to the matter of circulation, it is noticed that last year, between the months of July and August, there was not much more increase than in the corresponding months as shown above. Nevertheless, the month of November showed a circulation of \$92,223,000, an increase of \$18,000,000 over August. Assuming that an increase of \$18,000,000 were necessary this year, a circulation of \$102,000,000 is indicated for November next. It is reasonable to suppose that there will be occasion for \$100,000,000. This, of course, could only be reached by making considerable draughts upon the Emergency Circulation, which, as a matter of fact, was called upon to some extent one year ago.

As far as the investor is concerned, however, there are factors which make against permanency just now. For that matter there usually are such factors, but those which are present just now seem rather more drastic than usual, for the reason that they may permanently effect earning powers of leading stocks. These factors are still the Interstate Commerce Commission inquiry, the political uncertainty, and the indications that trade is likely to be quite unsettled in the United States for a while to come. Readers are probably all more or less familiar with these topics, so that they need only be referred to again. The market may boom and will boom, notwithstanding the conditions referred to; but the man who buys stocks with the intention of holding should try and buy at a time when there is reason to think that there will be considerable permanency of value. It is hard to think that such is now the condition, when the railroads are being threatened with a judgment which they would consider unfavorable and the "protected" industries of the United States are in much the same position. It is the part of wisdom to make haste slowly under the circumstances.

Economist



THE LATE E. H. HARRIMAN.

Since the death some time since of this noted railway organizer and financier, his widow has been handling the vast estate. Recently leading Wall Street men passed on her administration and their verdict was that it proved what had been often stated—that she knew as much of E. H. Harriman's affairs as he did himself. W. D. Murphy, the noted New York artist, has just completed the only portrait in existence of Mr. Harriman. The painting, a photographic reproduction of which is shown above, has been secured by Mrs. Harriman. Murphy has painted the portraits of six Presidents of the United States, and of many other less distinguished public men.

or irresponsible moment, but was brought about as the most effective means to safeguard the interests of the public, at a time when a fight was in progress between certain public utility monopolies and their rival forces. It had practically come to this, that the public was being subjected to the will of certain public utility concerns, and the position was becoming intolerable. A curb had to be put upon the ambitions of these concerns, and the Quebec Government considered that the creation of this Commission would be the most effective means.

In connection with the agitation going on to have the proposed amalgamation dealt with by the Public Utilities Commission, certain facts which may be found in SATURDAY NIGHT of last week, relating to the history of some of these companies, have been put forward from another source and constitute a prominent factor in the agitation. Among these might be mentioned the fact that the old Montreal Gas and Royal Electric concerns were taken into the Montreal Light, Heat & Power Co., ten years ago, at \$250 a share, as against the par value of \$100, and that the Lachine Company, after an existence of but three years, was taken in at \$190 in bonds. What the original Gas, Royal Electric and Lachine stock cost is difficult to say, but judging from other organizations of similar character, it is quite possible that 50 per cent. of par would be a high enough guess. And now it is proposed to take the Montreal Power Co. into the new merger at \$190, which is almost double what the stock of the watered and rewatered concern was taken in at. So that we have original cost multiplied probably by 2, then by 2½, and now again by almost 2. Yet it is said that the new merger stock will pay 5 per cent. At the same time, the company claimed it lost money on its old contract for supplying the street lighting of the city at \$60 per lamp per year. It sells its gas at an absurdly high figure and declares it cannot afford to sell it at less. Yet the earnings are now about 10 per cent. on the inflated capital.

Accepting bonded indebtedness as a criterion of the reasonable value of a plant, the Montreal Light, Heat and

values which the public creates for these concerns. It was, of course, stupid of us to part with our water falls and other natural resources in the manner that we have done. The possession by an individual or concern of the only water fall in the vicinity of a city practically destroys that water fall and negatives its existence, so far as the public advantage is concerned. The industrial activities of that city must all pay toll to the possessor of the water power. These water powers, it should be remembered, cannot in the best interests of all become the property of one. This is also true of all our natural resources.

The question then is whether we shall act in the best interests of all or in the interests of one. If in the interests of one, why, we have no kick coming. Logically, we may then, and must, give all our natural resources away to one, cheerfully assume the badge of slavery to the owner, and deny our equal right to existence. Let us hasten the complete monopoly and undo ourselves as quickly as possible, rather than endure the slow agony.

That such a condition of affairs would be intolerable, that its very existence would stamp us as a nation in the last stages of dissolution, no intelligent person would deny in this twentieth century. Nor can he deny that such a condition is the logical result of the recognition of private ownership of natural resources. It follows as certainly and as inevitably as day follows night. And, as the progress, industry, and even the very existence of the human race depend upon access to these natural opportunities, it is clear that the argument for the equal right to live stands or falls with the equal ownership in these natural opportunities.

What occasioned the creation of the Public Utilities Commission? Simply the hardships inflicted on the industry of the country when the rights which we had given these public utility concerns were exercised by them. The concerns are not to be blamed. They only made use of the special privileges we had extended to them, just as we ourselves would—and did. So, having found out that we cannot run matters in this way, we create a Public

OUR LIST

of Municipal Debentures and First Mortgage Corporation Bonds will be gladly sent upon application.

These securities have been investigated under expert legal auspices, and embrace the two essentials of good bond investment, safety of principal, and fair interest return.

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WE OFFER
Investors an exceptional opportunity to secure stock
In Well Established Manufacturing Company
In Toronto, controlling business in absolutely staple lines. Safeguarded by good tangible security this is
Now an **8% to 10** investment
with undoubted prospects for largely increasing profits. Closest investigation invited. Full particulars on request to

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Lumsden Building - Toronto 2

THE "ROYAL"
is this year dividing in cash more than **\$4,000,000.00**
among the Policyholders of the LIFE DEPARTMENT. The same rate of profit has been paid for the past 45 years.

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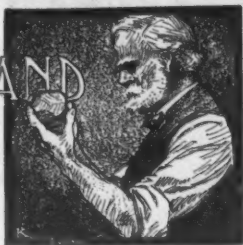
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Montreal

The first August report of the Bank of Austria-Hungary made one very remarkable showing; the amount of notes in circulation subject to taxation was 100 million crowns on August 1. From this the Neue Freie Presse says we may expect that at the end of October there will be 300 millions of taxed notes in circulation. One of the reasons assigned for this stringency in the money market is the good harvest, the value of which is 400 million crowns higher than it was last year.

GOLD AND DROSS



The Montreal Star has this to say of C. D. Sheldon, who has been written up more than once by TORONTO SATURDAY NIGHT:

Mr. C. D. Sheldon, the Montreal blind pool operator, who up to the present has confined his advertising to small one or two-inch "ads," cuts loose in a Toronto paper with a full-page advertisement, glorifying the Sheldon system and the man who runs it.

Mr. Sheldon says he has over 3,000 clients, and transacts over \$1,000,000 worth of business each month. Incidentally he claims that not a single one of his clients has lost a dollar.

Mr. Sheldon says that he thought of his system two years ago, but doesn't explain very fully what it is, except that he "deals exclusively in first-class railroad stocks and industrial values quoted on the N. Y. Stock Exchange."

The advertiser defends the 20 per cent. commission he exacts, and in one place admits he made losses in 1907, all of which he met.

Here is the gem of the advertisement:

"The local stock brokers admit that Mr. Sheldon is a simply marvelous business man, and will not I think be the first man to carry on a business of this character in Canada on so large a scale. The brokers consider this peaceable, frank, middle-aged ex-schoolmaster a unique personality. He is a simple, sweet man, who lives unsundered by that luxury which usually marks the lives of the kings of finance."

The last part of the advertisement is taken up with letters from happy clients.

H. T. Ottawa, encloses a prospectus of the Noiseless Typewriter Company, incorporated under the laws of the State of Connecticut, and asks for an opinion as to whether this is a safe investment.

This is a new industry and has not yet proven its earning power, and will not I think be able to do so for some time to come. Those behind it estimate that 12,000 noiseless machines will be sold during the first twelve months at a profit sufficiently large to pay dividends on the preference shares, and which would leave also a surplus equal to 11 per cent. on the common. The patent position I understand to be strong, and the advent of the noiseless machine has created interest among possible users of it. At this time no definite advice may be given, as to whether shares may safely be purchased or otherwise.

R. W. S., Plattsburg, Neb., asks for information about Julian Hawthorne and the Silver and Iron Mines of the same name. Evidently no inkling of the many adverse reports SATURDAY NIGHT has made on these "mines" and the promoter of them, has reached this inquirer.

I have taken this subject up on numerous occasions, and I think it will be enough in this instance when I inform R. W. S. that if he ever puts any money into Hawthorne schemes the day will probably come when he may want it, and then he won't have it. In all probability Hawthorne has floated a number of daring wildcat schemes, and I don't think the one under consideration now is much better than a wildcat.

W. B., St. Catharines. Le Roi Gowganda I don't know, and so far have been unable to find any one who does. Look for further report.

Inquirer, London, Ont. Neither you nor I nor anyone else can tell whether when the Malleable Iron & Steel Company gets started, it will make money or whether it won't. There is nothing in the prospectus that would cause me to want to buy any shares. Anyway I don't understand why so many people appear to be willing to put their money into any new venture that comes along. I should think the force of the fact would appeal to any ordinary individual, that your money is safer in shares of a concern that has come successfully through all the infantile illnesses, and stands on firm ground. You don't always have to take time by the forelock in order to make reasonable earnings.

Amicus, Brampton, is tempted to exchange shares of Silver Nine Cobalt mine (a friend sold him shares originally) for shares in the Titan Montreal River mines and solicits my opinion of the merits of such a deal.

I think it would be a bad thing for you, for the reason that it would re-awaken your interest in the tail-enders of Cobalt, and I gather that after holding Silver Nine for some months that at the present time you are in the good health mood to side-step the mining promoter and his sunny ways. The last I heard of Silver Nine it was out of the producing area, and unless they have moved either the producing area or the mine, it is still out. Titan I don't believe you could sell at any price, so it would look to me as if your trade would be exchanging a lemon for an acid drop. Under these circumstances, you had better exercise your own judgment.

Editor Gold and Dross:

I would like to have your opinion on Amalgamated Asbestos and Cement Common as speculative issues. Glancing down the list they appear cheap at present market price, but I also see that the stock and bond issue is very high. What is the difference between cumulative preference and ordinary preference stock?

The preference shares of either company would be a better buy, in my opinion, but I would not say you would go far wrong in picking the common up, bearing in mind of course that there is an element of chance in the process. It looks as if both companies would largely increase their sales in the future. A cumulative preference stock pays dividends from the start and when after the lapse of a period during which no dividends are earned, the stock finally is put on a dividend basis, the holder is entitled to arrears. In ordinary shares, the holder is not entitled to arrears.

S. B., Hamilton. I do not know that the Barnard, Larder Lake, property has given up hoping and working, but I do not believe that you could sell your shares for real money, for the simple reason that apparently there is not enough value behind them to make anyone want to acquire the same. Larder Lake is what might be called a discredited field. It is like Buckle Township, nothing good so far has come out of it.

M. A. F., Toronto. As between Boyd Gordon and shares in the Batisse mine, I imagine your chances are very much stronger with the latter. Batisse is a Cobalt and the other is a Porcupine prospect. I cannot say what your chances are of making money in the latter.

Ingersoll, Sept. 4, 1910.

Editor Gold and Dross:

Would you kindly give me some information about the Britannia Consolidated Copper and Lead Mining Company, with smelters situated about twenty-eight miles from Vancouver, B.C.? How would position as chief chemist with this company compare with that of chief chemist with the Amalgamated Copper Mining Co. of Montreal?

Some years since the Britannia company started out to do large things. I have no recent information as to what shape the property is in now. The Amalgamated is, as I presume you know, the biggest copper concern in America and if they offer you the post of chief chemist, close it quick.

The protective committee of the Cobalt Central Mining Co. has circulated the stockholders, counselling against the organization of a new company, as lately suggested by the faction opposing the present management, and urging that instead steps be taken to reduce the common stock of the company from \$5,000,000 to \$2,500,000, and to authorize an issue of \$500,000 of preferred stock, so that the total capital will be \$3,000,000; the preferred stock to be preferred as to assets and to bear cumulative dividends at the rate of 10 per cent. per annum, and, in

addition after payment in any year of a dividend of 6 per cent. upon the common to share equally with the common in any additional disbursements of dividends, and to offer to the stockholders pro rata in accordance with their holdings, \$150,000 of the preferred at par, the remaining \$150,000 of preferred to be held in the treasury.

It is stated that the officers of the company are willing to resign and to permit the committee to appoint directors and officers to serve until the next annual meeting.

Greenwood, B.C., Sept. 6th, 1910.

Editor, Gold and Dross:

Can you give me any information re mining claims in Sturgeon Lake district, Ontario, about 200 miles northwest of Port Arthur, Ontario. I have some interests there near the Douglas Mining Co., and want to find out if there is any movement in that place.

K. C. B. F.

The Sturgeon Lake district does not appear to be justifying the noise made about it for some years back. No news from a mining camp is bad news.

St. Catharines, Ont., Sept. 10, 1910.

Editor, Gold and Dross:

Kindly give me information, in your next issue, if possible, regarding Mr. J. Culp, now of St. Catharines, as a mine company promoter, who is now forming a company known as the Excelsior Cobalt Larder Lake Mining Co., capitalized at one million shares.

M. K.

I have no knowledge of Mr. Culp, but what we know of Larder Lake makes the formation at this time of a company with a million dollar capitalization more of a joke than anything else.

Would it jar your sensibilities at all to find after you had paid a fair price for a lot in an improved suburb, that actually there was no such improved suburb at all, and what you had acquired was a slice of swamp? A lot of people in Canada and the United States must feel that way when they learn that the Imperial Development Corporation of Vineland, N.J., is exposed as operating a fake.

Recently a United States Marshall arrested J. P. Black, Vice-President, and W. Sargent Nixon, the Manager of the land company, Black is a member of the Country Club and by all accounts he was having a high old time till the rude police stepped in and spoiled his game. The corporation secured a block of land in West Hampton, L.I., and it kept a staff of ten stenographers and typewriters busy sending out invitations to people of repute to come in and make money. The company did not advertise. Instead, it secured the names and addresses of leading people in the United States and Canada, and sent out finely phrased letters describing the broad concrete walks, shade trees, lawns, macadamized streets and other improvements on their property. It did not seek to sell land—so it said. Nothing like that. To whoever took a building lot, a nominal charge was made of \$21.80 to cover the cost of deed, transfer, etc. Especially etc.

The company managed to obtain a good rating from Bradstreet's because D. Harry Chandler, who is President of the land company, is also Vice-President of the Vineland National Bank. The company boosted itself by means of this rating and finally Bradstreet's began a thorough investigation which was concluded by United States Secret Service men. They found that the land which was sold at \$21.80 per lot, had been originally purchased by the company for \$4 per acre. Instead of being improved, the police found the land was in a wild and woolly state, mostly covered with scrub, and what wasn't scrub, was swamp. Hence the arrests.

A good many people have asked me recently about land companies dealing in Long Island property. For all I can tell many of the companies asked about may be just as bad as this Imperial proposition. At least I do not know that they are not.

Peterboro, Ont., Sept. 24, 1910.

Editor, Gold and Dross:

I seek advice from your worthy paper. Have noted the advertisement of the International Securities Co., Ltd., of Winnipeg, stating they are the authorized agents of the G.T.P., and offer for sale lots in the townsite of Watrous.

Can you advise me in regards to buying?

H. S. B.

I would not undertake to advise that you make the purchase referred to: this must be left to your own judgment. However I understand that the International Securities Company is acting as authorized agents for the Grand Trunk Pacific, so that it is really railway lands that you would be buying.

Hamilton, September 21, 1910.

Editor Gold and Dross:

I should be glad to have your opinion as to the honesty and standing of C. D. Sheldon, of Montreal, dealer in stocks.

"TEMPTED."

We haven't any particular opinion regarding C. D. Sheldon, blind pool operator, other than that he has the old mads and the rest of 'em going for fair. If you want to gamble, why not play the races, or organize a small party and shoot craps?

R. F. B., London, Ont. I do not think Bateese mines are in the money or ever will be.

C. E. J., Kennedy, Sask. I expect a report later of the Knickerbocker Clock and Gear Co., New York.



W. G. McADOO,

William G. McAdoo, president of the Hudson and Manhattan Railroad, and builder of the McAdoo tunnel, who is seriously ill from appendicitis.

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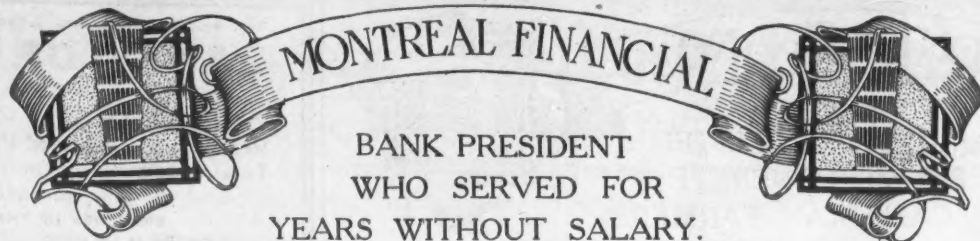
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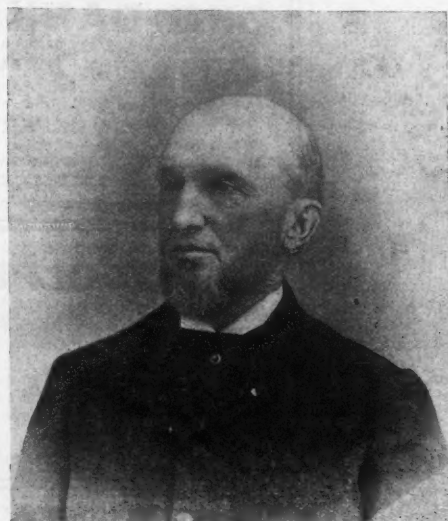
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THE death last week in Montreal of F. X. St. Charles at an advanced age removes a picturesque and able figure from the world of finance.

The career of this aged banker has been contemporary with and largely synonymous of the gradual upbuilding of La Banque d'Hochelaga, of which Mr. St. Charles has been president for many years. I cannot say whether within the past several years he may have altered his rule, but the fact is that he labored as chief executive officer of this institution without remuneration for many years is a well known fact. Mr. St. Charles became president very early in his business career. He was not at that time to be classed as a man of wealth, but the Hochelaga Bank was his great pride. He figured



THE LATE F. X. ST. CHARLES,
Who died recently in Montreal. Mr. St. Charles served for many years, without salary, as President of La Banque d'Hochelaga, Montreal.

when the institution was just toddling along, that it needed the money more than he did. So that Mr. St. Charles refused to use his salary as president. Instead, each twelvemonth he turned the entire amount over to profit and loss account, and later on when the bank attained a firm footing, he devoted his yearly stipend to the clerks' pension fund, or to charity, and he probably continued to do so until his death.

Dodging Income Taxes

By H. M. P. ECKARDT

In the discussion as to the cause of the indifferent success of an issue of registered stock made recently in London by a well-known Canadian municipality, it was argued on one side that British investors preferred "bearer" bonds to registered stock for one reason, because they might so dispose of the bonds as to escape the new taxes imposed by Chancellor Lloyd-George, while stock registered in London held by them must pay the impost. Into the merits of the controversy over Vancouver's London loan it is not necessary to go. But it will be interesting for Canadian corporation borrowers, for the banking interests, and for British investing classes, to review the process under which the liability to contribute to the Lloyd-George tax might be legally evaded by British holders of Canadian bonds. In doing so, we shall perhaps discover one of the causes contributing to the increases of deposits reported during the past year or so by the important Canadian banking institutions. The London Financial News, in an article on the Vancouver loan which has been copied into several Canadian newspapers, makes reference to the statement given the other day in the British House of Commons by Mr. Lloyd-George to the effect "that under the Finance (1909-10) Act, 1910, an individual is not required to include in his statement of income, for the purpose of assessment to super tax, "income derived from capital invested out of the United Kingdom, which is not at any time received, or brought, or remitted into the country." So, for the holder of Canadian bonds or securities of which the interest or principal is not payable or paid in the United Kingdom, it is a very simple matter to escape the super tax, providing his financial position is such that he does not need the income from these Canadian investments to meet his living or other home expenses. All he need do is to deposit his bonds for safe keeping with a Canadian bank branch in the Dominion and instruct the bank to collect the income therefrom as it becomes payable and hold the monies for his account. Then, as the balance of his account accumulates, he can re-invest a part or all of his funds in other or the same Canadian ventures; or, if he should consider it prudent or desirable to transfer the funds to some other country or part of the world, he can instruct the bank to remit them to the United States, South America, China, Australia, or South Africa, and the tax need not be paid at all.

It may be assumed that the Canadian banks which are well known for solidity and soundness have a considerable number of such accounts in their ledgers. They always have had some accounts of the kind, and the recent increase of the income tax is certain to have enhanced the number. And the indications point to a steady and important growth in the future. Probably enough there are plenty of British investors who would prefer to entrust our banks with the safekeeping of the documents and securities carrying title to their investments in the United States rather than to deliver them into the keeping of banks in that country. They can do this quite conveniently and satisfactorily through using the New York agencies of the banks.

Some of these clients are not so very particular about hastily re-investing the income that accumulates. By means of the yearly, semi-annual, and quarterly collections, their balances may steadily grow to large proportions. Sometimes they dwarf all but the best Canadian accounts in respect to the amount of balance carried. Of course, the banks must stand ready at any time to provide

New York or London exchange for a certain proportion of these balances. A part of the funds may be used for the purpose of granting credits to Canadian business men, but it is necessary to carry a large percentage so as to be available on demand in either of the two great monetary centres.

This mode of escaping taxation would not be open to an investor who needed to use his income for current expenses. For, while his balance in Canada might increase for a certain time, he would at length be under the necessity of transferring all or part of it to the United Kingdom, and when he did that the sum transferred, so far as it consisted of income, would be liable for taxation. It would be the same if he transferred his Canadian balance to London for the purpose of investing it there. The bringing it into the Kingdom would render it liable to taxation.

So it can be seen that under the present state of affairs, so long as Canada continues to offer a reasonably free asylum for capital which is harassed or overburdened in other lands, the outside investor is encouraged to meet his current expenditures and outlay through using his home income. His income which is collected in the Dominion, it is to his advantage to leave here either as bank deposits or as re-investments. The state of affairs is highly advantageous in every way for Canada.

Rounding Up
The Fraudulent Debtor

WINNIPEG is the headquarters of an organization known as the Canadian Credit Men's Association, which is working to clean up credit conditions in the West and elsewhere in Canada. The scope of the programme laid down by the members is already broad, but the hope is that in time the association will become of national utility. Although organized only this year there are already committees on Legislation, Prosecution of Fraudulent Debtors, Improved Mercantile Agency Service, Finance, Clearing House and Adjustment Bureau, and others, and the aim of the association is to discover and unmask fraud in whatever form it may be found in the great world of business. Already one hundred of the leading firms of the country are represented on the membership. The president is H. H. Pigott, of the J. H. Ashdown Hardware Company; vice-president, R. R. Wilson, of Campbell Bros. & Wilson; and the following compose the board of governors: W. M. Boyd (The International Harvester Co.), J. D. Burnham (Stobart Sons & Co.), W. S. Fallis (The Sherwin-Williams Co.), A. McAllister (The W. E. Sanford Mfg. Co.), T. D. McGee (The Thos. Ryan Co.), and B. C. McMillan (The McClary Mfg. Co.).

At the sixth monthly dinner held in Winnipeg recently, the members of this association decided to raise a \$10,000 fund for the criminal prosecution of unscrupulous individuals. While the original design is to protect the wholesale houses, it would appear that retailers and business men generally are interested in the reform which the association is endeavoring to bring about.

The association plans to investigate every instance brought to its notice through a member, where an apparent attempt is made on the part of a dealer to defraud his creditors or in the case of a man who has become financially embarrassed through injudicious business methods, when the latter seeks to evade all possible liabilities and to get out with what he can gather for himself from the wreck. At the Winnipeg dinner the case of Fred Martinson of St. Alwyn, Sask., was cited. In this case Martinson was proceeded against and the Regina courts did the rest.

It is said that within the past few years the number of dishonest failures in Canada has been remarkable, and the fraudulent debtor, who possibly plans when he first starts business to make a failure later on, has been having much too easy a time of it. It is said, indeed, that dishonest dealers have nowadays made a science of conducting an apparently legitimate business for a certain time, and then failing with most of their assets secreted for their own ultimate benefit. In the case of such a failure the creditors gather, and although in many instances they are morally certain that the dealer is wealthier after failing than when he began business, yet they find it difficult to prove anything. The man who plans to deceive the firms from whom he gets his goods resorts to methods of book-keeping so complicated that even a chartered accountant can make little out of the statements set down. It is frequently found also that the ledgers and cash books have been lost, and even when the dishonest debtor is placed on the stand and subjected to a hot cross examination, the story he tells to account for his losses cannot in many instances be broken down for lack of documentary proof of its falsity.

It is the rapid increase in the number of suspicious failures occurring in Canada within recent years that has led to the formation of the Canadian Credit Men's Association. Messrs. Campbell, Pitblado & Co. have been appointed solicitors to the association, and the lawyers are now investigating three cases that have been brought to their attention.

The Toronto Electric Light Co. has applied to Justice Middleton at Osgoode Hall, Toronto, for an injunction to restrain the city from placing its electric power and light poles in dangerous proximity to those of the plaintiffs. Engineers in their affidavits say that poles already in position endanger the safety of pedestrians as well as telephone users. They claim the high voltage of electric current to be used by the city will affect the Toronto Electric Light system, and may cause live wires to fall to the streets.

Dow Jones, reviewing industrial conditions, report little change in steel and copper from conditions which have prevailed for two or three months. International harvester is reported running full capacity, and earnings are likely to reach 90 million dollars, or four millions more than last year, the highest on record. Standard Oil business is largest in its history, and earnings which have averaged about 80 millions net, are likely this year to reach \$85,000,000. American Can and Electric companies are very prosperous.

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D. R. WILKIE,
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WITH CANADIAN FARMERS.

TORONTO, SEPT. 30, 1910.

TORONTO directors of the Canada Cement Company learn that Mr. J. S. Irvin, of Ottawa, intends to forsake that city as a place of residence, and to return from whence he came, that is, to the United States. The career of this gentleman, in so far as it affects the cement industry in Canada, is illustrative of the fact that an effort originally put forth by an individual to better his own condition, frequently results in far-reaching improvement to a whole community. In a way the farmers of Canada are somewhat indebted to the activities of Mr. Irvin, even although the majority of them have never heard his name and would not know him if they saw him on the street. That comes about from the fact that Mr. Irvin some years since came over from the United States filled with the possibilities of cement as a construction material. He proceeded to organize the International Portland Cement Co., which erected works at Hull, and no sooner was this completed and in running order, than this cement promoter started to think on still broader lines.

His thinking led to the formation of the Canada Cement Co., of which corporation Mr. Irvin is a director. Of course, the Hull company was taken in, with a number of others, some of which had struggled along for anxious years facing competition and rate-cutting that kept their directors on the tension most of the time. Having assembled the companies, the next thing to be done was to find a selling market for the product, and the education bureau of the merger turned to Canadian farmers as possible users of a great quantity of cement. The company got



J. S. IRVIN.

A pioneer of cement promotion. Farmers of Canada are using large quantities of this material for various purposes.

in touch with the farmers, and largely to reach this class they prepared a very fine cement book which tells all about cement and concrete on the farm. At the present day it is said that a very large number of farmers are using cement, which they mix themselves in the proportion laid down in the book, for barn foundations and superstructures, fences, troughs, small rollers, fence rails, fence posts and for a hundred purposes where formerly wood, stone or some other building material was used. The general result is that the farming community that has taken up cement is enabled to do stunts that formerly were not done at all, because of the delay in getting workers and the cost of doing the work. So it works out that the company sells more cement, and the farmer seems to like to use cement. Having done so much, Mr. Irvin, as recent despatches tell, has gone further in the cement game. He has been instrumental in forming the International Portland Cement Co., Ltd., of Spokane, Wash., with a capital of \$3,000,000. The probability is that Mr. Irvin will be president of this concern. He has associated with him in the latter enterprise the following gentlemen: Rodolphe Forget, M.P., C. A. Barnard, K.C., and W. Grant Morden, all of Montreal; Hon. J. P. Hartman, Seattle, Wash.; C. A. Irvin, secretary of the International Portland Cement Company, Ottawa; D. P. McKinnon, Calgary, director of the International Portland Cement Company, Ottawa; S. G. Near, of Toronto, and H. D. McKinnon, Spokane, together with other prominent citizens of Spokane.

What Leading Stocks Yield.

Investment returns furnished by Ernest Pitt, stock and bond broker, Montreal, Quebec:

	Price.	Dividend.	Return.
Bell Telephone Company	142	8%	5.63%
Canadian Car preferred	102	7	6.82
Canada Cement preferred	84	7	8.33
Canadian Pacific Railway	192 1/2	8	4.16
Dominion Coal preferred	110	7	6.36
Dominion Iron common	84	4	4.76
Dominion Iron preferred	103	7	6.79
Dominion Textile common	83	5	6.02
Dominion Textile preferred	101	7	6.93
Duluth-Superior Street Railway	80	5	6.25
Halifax Street Railway	130	7	5.38
Illinois Traction preferred	90	6	6.66
Lake of the Woods common	130	8	6.15
Lake of the Woods preferred	124	7	5.64
Mackay common	92	5	5.37
Mackay preferred	75	4	5.33
Soo Railway	134	7	5.22
Montreal Power	115	7	6.08
Montreal Street Railway	115	10	8.69
Nova Scotia Steel common	85	5	5.88
Nova Scotia Steel preferred	122	8	6.55
Ogilvie Milling common	127	8	6.32
Ogilvie Milling preferred	128	7	5.46
Pennsylvania common	59	4	6.77
Pennsylvania preferred	90	5	5.55
R. & O. Navigation Company	94	6	6.38
Shawinigan Power Company	109	4	3.66
Toronto Street Railway	124	7	5.64
Twin City Street Railway	113	8	7.08

THE PORCUPINE LIAR IS ABROAD IN THE LAND

He Multiplies Facts by Eight and still calls them Facts.

PORCUPINE as a gold camp is tending toward the circus stage. Some Canadian papers, fearful of understating facts as in the merry old Cobalt days, are publishing columns to reports from Porcupine together with editorial notices, the tendency of which is to set the nerves of a whole lot of people on edge. Everyone knows that gold is a more valuable metal than silver, and when the information is spread broadcast that Porcupine ores are free milling; that assays are being made every day showing Porcupine areas contain metal yielding from \$300 up to the ton, then it looks to be about ripe for the get-rich-quick regiment to make a killing.

It appears that the public has gone through every stage of the Cobalt fever without learning much about the game of mining. The man who bought wildcat silver shares three years ago on the advice of a "broker" and who saw his money disappear, would probably be amazed to be told that at the time he had made his purchase any reputable engineer could have told him he hadn't a chance in the world. If he did have a chance, it was a mighty slim one, and just how slim it was is proved by the beggarly number of prospects that have become mines and have paid dividends.

The truth about Porcupine would appear to be today that it is an almost totally unproved field, possibly of great value, and until the real miners have had an opportunity to show to their own satisfaction, and incidentally that of the public, that a new and valuable gold field profitable to work has been discovered, anyone buying shares in Porcupine properties is taking a big risk. If the average man or woman wishes to exercise caution, he or she will restrain their ardor until men who understand mining and mining values have tested the possibilities of the camp. At present this has not been done.

One of the biggest and most promising so far of all Porcupine claims is the Dome Mines, capitalized for two and a half million dollars. As a sample of the rumors spread about Porcupine, it is said with a flourish of trumpets that already in the Dome properties there is enough ore in sight to re-pay an amount equal to the entire nominal capital of this property, \$2,500,000 in other words. The above statement originated in Porcupine, and it has been repeated a thousand times probably, since it was first uttered.

What are the real facts?

The real facts are the Dome Mines is in the hands of commercial miners who hold about a million and a half dollars worth of treasury shares, none of which at the present time is being offered to the public for purchase. The reason these shares are not being offered is that up to the present time development on the Dome properties has not reached a stage which makes it certain that there is gold in sufficient quantities to warrant asking the public to participate. Instead of there being ore blocked out to the extent of \$2,500,000, the fact is that development so far has produced 100,000 tons of ore in sight, averaging in gold values \$8 to the ton. It will cost about \$5 per ton to extract the gold, so that out of 100,000 tons the profit in sight is barely \$300,000. So far the Dome miners have sunk their shaft down to a depth of fifty feet only, and as every real miner knows this depth is little better than a scratch on the surface when the problem is whether or not sufficient value exists to make it worth while to spend big money on development.

Porcupine ore is boomed as being free milling, the same as the Rand ores.

So far, Porcupine ores appear to be free milling, and as such, lend themselves to the most inexpensive method of extraction known outside of panning the gold. But already an engineer who has examined the ores states that he sees prospects that at depth the free-milling ores may cease, to give place to ores that will require chemical treatment.

And on top of all that, one must consider that even with the Dome properties the management isn't dead sure that it can command a supply of water, and you can't mine without water.

And again, the Porcupine district is not, up to the present, on the line of any railway, and without ready means of transportation profitable mining cannot be carried on, unless the metal deposit is of great richness and is present in vast quantities.

There is the plain truth from an unquestioned authority as to how the Dome properties stand to-day, and it should be kept in mind that the Dome Mines are looked upon as being the keynote to the whole Porcupine situation. These mines have been developed to a much greater extent than any other property in the camp, and the people owning them, do not know as a result of the development whether they are going to lose large sums of money, or whether, on the other hand, they are in a fair way to make a thousand per cent. on their investment.

And not only are they in that position to-day, but they do not expect to be possessed of the real truth as to the value of their mines until six months or a year elapses.

They have employed the best engineers they can find. They have a mine manager who knows his business from A to Z, and yet, with all that, they don't know whether they have a future winner, or whether they are nursing a dead one.

This being the case, it would seem to behoove the man who has a little money for mining ventures to go slow. He should remember that when the boomers get real busy the kind of engineers they employ are not of the calibre with those employed by the Dome people. And as an object lesson he might figure out that the report already spread about the Dome properties, crediting ore in sight worth \$2,500,000 is the real truth multiplied by the figure eight.

Lake of the Woods Milling Company has reduced the price of flour by twenty cents per barrel.

The Right of Way Mines has declared a quarterly dividend of two per cent., payable October 1, 1910.

Res. Wm. G. Green, President. J. Turnbull, Vice-President and General Manager.

BANK OF HAMILTON

Head Office, Hamilton, Ont.

Capital Paid-Up - \$ 2,500,000
Reserve and Undivided Profits - 3,000,000
Total Assets - 35,000,000

TORONTO: 34 YONGE ST.

BRANCHES IN THE CITY OF TORONTO
Cor. Yonge and Goulb. Cor. Queen and Spadina
Cor. College and Ossington Cor. Arthur and Bathurst, and West Toronto.

GENERAL BANKING BUSINESS TRANSACTED
100 BRANCHES THROUGHOUT CANADA

Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

THE BANK OF OTTAWA

ESTABLISHED 1874.

TOTAL DEPOSITS

1889 - - - - - \$ 2,021,861
1899 - - - - - \$ 2,385,250
1909 - - - - - \$28,776,193

SAVINGS DEPARTMENT at All Offices

Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape, College St. and Ossington Ave.

RODOLPHE FORGET

Member Montreal Stock Exchange

88 Notre Dame West
MONTREAL

60 rue de Provence
PARIS, FRANCE

F. H. Deacon

J. C. Fraser

F. H. DEACON & CO.

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Listed and Unlisted Securities.

Quotations and Information gladly sent on request.

97 BAY ST. - - - - - TORONTO

Trust Fund Investments

The prompt payment beyond question of interest and principal at maturity must be the paramount consideration when investing Trust Funds.

The bonds issued by the Canada Permanent Mortgage Corporation meet all requirements and are a legal investment for Trust Funds. We should like to send you a specimen Bond, copy of our Annual Report and all particulars.

Your name and address on a postcard are all that are necessary.

Canada Permanent Mortgage Corporation
Toronto Street, Toronto.

THE STERLING BANK OF CANADA

BRANCHES IN TORONTO:—Cor. King and Bay St.; Cor. Adelaide and Simcoe Streets, Cor. College and Grace Streets; Corner Queen and Closs Avenue; Corner Dundas and Keele Streets.

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McQuaig Bros. & Co.

Members Montreal Stock Exchange

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OTTAWA

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Stock and Bond Brokers - Members Montreal Stock Exchange

9 St. Sacramento St., Montreal

Warren, Gzowski & Co.

Members Toronto Stock Exchange

Stock and Bond Brokers

Traders Bank Bldg.
Toronto

25 Broad St.
New York

Port Arthur Wagon Company, Limited

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

(as agents for the Company) offer for public subscription 2,500 shares, being the balance of Preferred Stock of THE PORT ARTHUR WAGON COMPANY LIMITED, incorporated under the Companies Act, Dominion of Canada.

Authorized Capital - \$750,000.00

Divided into 4,000 Shares of \$100 each of 7% Cumulative Preferred Stock\$400,000.00
And 3,500 Shares of \$100 each of Common Stock\$350,000.00

PRESENT ISSUE

2,500 Shares of \$100 each of 7% Cumulative Preferred Stock\$250,000.00
carrying with it a bonus of 50% of Common Stock (fully paid up and non-assessable).
Payable:—10% on Application. 15% on Allotment. 25% on 30th October, 1910. 25% on 30th November, 1910.
25% on call at 30 days' notice after 30th December, 1910.

The balance of 1,500 shares of preferred stock has already been subscribed for and allotted. Interest at the rate of 7% will be charged upon unpaid calls.

BANKERS:
THE TRADERS BANK OF CANADA.

AUDITORS:
JENKINS & HARDY, Chartered Accts., Toronto.

TRANSFER AGENTS AND REGISTRARS:
THE TRUSTS AND GUARANTEE COMPANY,
LIMITED, Toronto.

SOLICITORS:
MASTEN, STARR, SPENCE & CAMERON,
Canada Life Building, Toronto.

HEAD OFFICEPort Arthur, Ont. **EXECUTIVE OFFICE** ...65 Canada Life, Toronto.

NEW COMPANY A GOING CONCERN.

THE PORT ARTHUR WAGON COMPANY, LIMITED, is a new Company, but will commence business under the most favorable auspices, having agreed to take over the Speight Wagon Company, Limited, of Markham, which is a going concern with a production capacity of four thousand wagons per year, and having its entire output for the ensuing year already sold. The intention is to transfer the operations of the Company to a new factory to be erected at Port Arthur.

UNSURPASSED LOCATION OF PLANT.
The location of the new factory is without doubt the finest in Canada, and will be situated on the shore of Thunder Bay at Port Arthur. It is unexcelled for the assembling of materials required in manufacturing wagons and sleighs, and has a commanding position in regard to the facilities for handling its freight by rail and water, which gives the Company a great advantage over its competitors.

CONCESSIONS.
The Company has obtained valuable concessions from the City of Port Arthur, which include a grant of twenty acres of land, a 200-foot dock site, and exemption from taxation for twenty years, except local improvement and school rates. The City of Port Arthur further guarantees bonds of the Company to the extent of \$100,000.00 at 5% for twenty years.

NEW FACTORY 815 MILES NEARER THE GREAT NORTHWEST MARKET.
The new factory will be fireproof, built in the most modern style, equipped with machinery embodying all the latest improvements, and thoroughly up to date in every detail, with a capacity for turning out 10,000 wagons a year. The advantages derived by the Company in locating at Port Arthur are numerous, the chief one being, perhaps, the enormous saving in freight, Port Arthur being 30 cents per 100 lbs. nearer the market than any other wagon factory in Canada. This alone gives a saving in freight of \$3.50 per wagon. Coal can be delivered from the American ports to Port Arthur at a freight rate of 32½ cents per ton as compared with 90 cents per ton to Woodstock and \$1.00 to Petrolia.

CONTRACTS.
This Company has a contract with the John Deere Plow Co., Limited, of Winnipeg, for supplying its total requirements of wagons and sleighs. That Company states that its requirements for the year 1911 will be 4,500 wagons and 1,500 sleighs.
The Company has a further contract with the Tudhope, Anderson Company, Ltd., of Winnipeg, to supply it with wagons for a period of five years, with a minimum average of 2,000 wagons per year and a maximum of 5,000 wagons per year.

It is well known that thousands of farmers are annually pouring into the Northwest, and it is confidently estimated that the above requirements will be more than doubled in the near future. Last year an immense number of wagons was imported into Canada and sold in the Northwest, upon which a duty of 25% was paid.

RAW MATERIALS.
This Company will be able to obtain much of its raw material in its immediate vicinity, thereby effecting a saving of many dollars in freight. With all the advantages enumerated, it is certain that within a very short time the plant will be taxed to its full extent.

MANAGEMENT.
The Company has been fortunate in being able to secure the services of Mr. T. H. Speight as its Manager. He has been associated with the Speight Wagon Company, Limited, for the past eighteen years, and is widely known for his integrity and business ability.

The following certificate has been prepared and certified by Messrs. Jenkins & Hardy, of Toronto, Chartered Accountants:—
15½ Toronto Street,
Toronto, August 11th, 1910.
Dear Sir,—We have examined the books of The Speight Wagon Company, Ltd., at Markham, Ont., for the period December 1st, 1909, to July 31st, 1910, and certify that based upon the contract sale prices to the John Deere Plow Company, Limited, the net profit on its sales was 14%.

Yours truly,
(Sgd.) JENKINS & HARDY,
Chartered Accountants.

ESTIMATED PROFITS
It is estimated that the sales of wagons, sleighs, wagon parts and trucks for the first year will amount to \$375,000. The profit of 14% upon this amount is \$52,500.

No estimate has been taken of the saving in freight by reason of manufacturing point being nearer the market, and the closer proximity to points at which lumber can be more advantageously purchased and delivered than at Markham, Petrolia, Woodstock or Chatham, nor of any profits accruing to Company from rentals of dock, etc.
A further saving will also be made by the Company by reason of its freedom from all taxation (except school and local improvement taxes) for a period of twenty years.

INTEREST CHARGES
Annual interest charge on \$400,000 preferred 7% stock\$28,000 00
Annual interest charge on \$100,000 5% bonds (guaranteed by City of Port Arthur)5,000 00
Leaving a balance of\$33,000 00
for payment of dividends on common stock or as the Directors may deem advisable.

In order to comply with the provisions of the Ontario Companies Act, the following information is given to the public: (a) The original incorporators of the said Company, with their names, descriptions, addresses, and the number of shares subscribed for by them are as follows:—James Russell Lovett Starr, K.C.; James Houston Spence, Barrister-at-Law; Matthew Crooks Cameron, Barrister-at-Law; James Atchison, Student; Duncan Donald McLeod, Student, all of Toronto. Each one share. (b) The Directors of the Company are not required under the by-laws to hold any fixed number of shares as a qualification for that position. There is no fixed sum provided in the by-laws as to the remuneration of the Directors. (c) The names, descriptions and addresses of the present Directors are as follows:—

DIRECTORS

C. KLOEPFER, ESQ., Guelph, President, President Raymond Manufacturing Company, Limited; Director Traders Bank of Canada, Limited, Guelph.
D. C. CAMERON, ESQ., Winnipeg, Man., Vice-President, President Nat Portage Lumber Company, Limited, President Maple Leaf Milling Company, Limited, Director Northern Crown Bank of Canada.
J. N. SCATCHARD, ESQ., Ellicott Square, Buffalo, Scotland & Son, Hardwood Lumber Co., Director Bank of Buffalo, Director Third National Bank.
H. W. HUTCHINSON, ESQ., Winnipeg, Managing Director John Deere Plow Company, Limited.
T. J. STOREY, ESQ., Brockville, President and General Manager Canada Carriage Co., Vice-President Carriage Factories, Limited.

(d) The minimum subscription upon which the Directors may proceed to allot shares is a total of five shares. The amount payable upon application is 10% and upon allotment 15%. (e) The by-laws do not provide for any time or times at which calls may be made upon shares of subscribers. (f) The Company proposes to issue bonds to the extent of \$100,000 for twenty years at 5% guaranteed by the City of Port Arthur. The Company has already allotted 3,250 fully-paid shares of the Common Stock of the Company for the rights, privileges and franchises agreed to be given by the City of Port Arthur. (g) There has been transferred to the Company for the shares above mentioned, all the right, title and interest in and to the following rights, privileges and franchises, namely:—(1) A twenty-acre site within the city limits of Port Arthur on the waterfront. (2) A 200-foot dock site. (3) The guarantee by the City of Port Arthur of the bonds of the Company to the extent of \$100,000. (4) Freedom from taxation for twenty years, saving and excepting local improvement rates and school rates. (5) The Company has also entered into a contract with the Speight Wagon Company, Limited, for the purchase, free from liability, of its real estate, plant, machinery, stock-in-trade, contracts, good-will, patents, and its whole undertaking and assets, except book debts, as a going concern. (6) The consideration for the transfer of the above assets is seven hundred and fifty shares of the preferred stock of the Port Arthur Wagon Company, and twenty-five thousand dollars in cash, and the Port Arthur Wagon Company, Limited, is also to pay for the actual stock-in-trade of the Speight Wagon Company, Limited, five thousand dollars in cash.

(h) The amount paid or payable as purchase money in shares for the above rights is set out in clause (f) and (g) 1 and 2. No fixed amount has been paid for good-will. (i) The commission paid for subscriptions for stock shall not exceed ten per cent. (j) The estimated amount of preliminary expenses, exclusive of for good-will, (1) The date of the contract is the 3rd day of September, 1910. The parties to the contract are The Trusts and Guarantee Company, Limited, as Trustees, contract referred to in clause (g) 1 is the 3rd day of September, 1910. The date of the contract referred to in clause (g) 2 is the 3rd day of August, 1910. The parties to the contract are The Port Arthur Wagon Company, Limited, and The Speight Wagon Company, Limited. (m) All the above-mentioned contracts may be inspected during office hours at the office of the solicitors of the Company. (n) Auditors and bankers have been appointed as heretofore mentioned contracts may be inspected during office hours at the office of the solicitors of the Company. (o) No Director has any interest in the property proposed to be acquired by the Company other than Christian Klopfer and T. H. Speight, who are shareholders in The Speight Wagon Company, Limited. No cash or shares of the Company are to be paid to any Director to qualify him or otherwise for service rendered, and no Director has any interest in the promotion of the Company. (p) A by-law has been passed increasing the number of Directors to twelve. (q) This prospectus has been duly filed with the Provincial Secretary. Dated this 23rd day of September, A.D. 1910.

PORT ARTHUR WAGON COMPANY, LIMITED

AUTHORIZED CAPITAL, \$750,000.

Divided into 4,000 shares of seven per cent. cumulative preferred stock, and 3,500 shares common stock of the par value of \$100.00 each.

APPLICATION FOR PREFERRED STOCK.

TO THE DIRECTORS: I hereby apply and subscribe for.....shares of Seven per cent. cumulative preferred stock of the above Company at the par value of \$100.00 per share, and agree to accept same or any lesser amount that may be allotted to me, and agree to pay for same as follows:—10% on application, and 15% on allotment; 25% on 30th October, 1910; 25% on call at 30 days' notice after 30th December, 1910.

Enclosed please find \$.....being first payment on my subscription.
I hereby authorize the Trusts and Guarantee Co., Limited, to register me on the books of the Company as holder of said shares.

Dated thisday of....., 1910. Address.....
Name in full.....
All Cheques to be made payable to the Company.

N.B.—This subscription carries with it a bonus of 50% of fully paid and non-assessable Common Stock of the Company.

APPLICATIONS FOR SHARES SHOULD BE SENT WITH REMITTANCE DUE ON APPLICATION TO
THE TRUSTS AND GUARANTEE COMPANY, LIMITED
TORONTO, OR ANY OF ITS BRANCHES, OR TO
ANY BRANCH OF THE TRADERS BANK OF CANADA

Le Roi Mine Has Had a Vivid History

Winnipeg, Sept. 27, 1910.

WINNIPEG and the West generally learn with some regret of the liquidation of the Le Roi mine at Rossland. A. J. McMillan, the managing director is well known in Winnipeg, and at one time was the agent of the Manitoba Government in London. It was in Winnipeg that shareholders friendly to his policy met and laid plans for his re-instatement when he was deposed because of his opposition to a policy which involved amalgamation with other mines. He had a very hard fight, and for a few weeks in 1905 the columns of some of the foremost London financial journals were warm with the conflict of the contending interests. Though Mr. McMillan won out, the spoils of the battle have turned out to be meagre. Diamond drills have demonstrated that pay ore is no longer in sight, hence the end of Le Roi.

Le Roi has woven into its history as much romance as many an historic mine. In the hills rumor says that the great wealth in the particular mountain into which the Le Roi shafts were sunk was first "seen" in a trance by a travelling clairvoyant. A prospector would not be typical unless he had that something in him that responds to the claims of the diviner. This clairvoyant had those who believed in her, and following her direction took picks and after spending six weeks on the site of Le Roi abandoned it.

In 1890 a French Canadian trapper, Joe Bourgeois, drove a stake into what he thought was a good claim. What he got out of it is not recorded. The claim was located shortly afterwards by E. S. Topping, the deputy mining recorder, at Nelson, B.C., who invested in it the sum of \$10. The next step in the history of this claim was its sale by Topping to Senator George Turner, of Spokane, for \$30,000. In 1894, Senator Turner sold it to the British-American Corporation, organized in London by the celebrated Whittaker Wright, for \$4,000,000. The property was afterwards acquired by the Le Roi Mining Co., Ltd.

Since the Le Roi Company worked the property no less than \$41,000,000 in gold has been taken out of it.

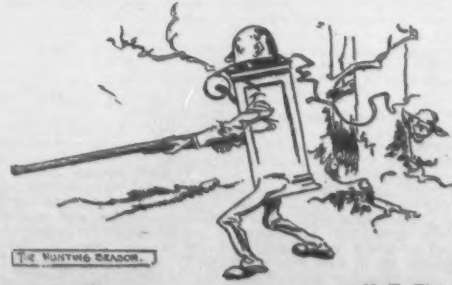
One of the most interesting episodes in the history of Le Roi was its acquisition by Whittaker Wright. A minority of the stockholders objected to the sale of the mine at the price and left no stone unturned in fighting for what they deemed to be a fair price. The seal of the company fell into their hands and its impression on the transfer deed was essential to a legal transfer. In Whittaker Wright's employ was a resourceful Canadian not unknown in Ottawa as a newspaper man and in the Northwest as ex-lieutenant governor of the old territories. His name was C. H. Mackintosh. Just how the seal was obtained is not known to everybody, but it is recorded that a special train was necessary to rush the seal from its home in Spokane over the Nelson and Fort Sheppard Railway to Rossland. Mackintosh is given credit for carrying through the transaction. The seal, brought by special train, was affixed, the minority's hands forced, and the deal was complete. Whittaker Wright's company, with the Earl of Dufferin as the figurehead chairman, was the owner for a short time. The British promoters organized the LeRoi Mining Co. with a capitalization of \$5,000,000, divided into 200,000 shares having a par value of \$25 each, and the stock was bought at as high a figure as \$140 a share. Just how much actual gold has been put into the mine would be difficult to estimate. The mine was a good one, and would have had a splendid record if it had been given a chance, but promoters of one kind and another have mined the public for as much as they got out of the mountain.

—\$—\$—

Of the South Lorrain camp great things are expected. The fact that the Lewisohn people of New York took up the option on the Wetlaufer property points to a renewal of activity on a much larger basis and an increased valuation of the properties in the immediate vicinity.

The Mystery.

"Taint me," says the farmer,
"Who's getting the stuff."
"Taint me," says the packer,
"I get just enough
To pay a small profit,
As far as can be."
And all of them chorus
Together, "Taint me."
"Taint me," says the tanner,
"Who gets the high price
For high shoes and low ones,
For slippers and ties."
"Taint me," says the rancher,
"I live and that's all."
"Taint me," says the dealer,
"My profits are small."
"Taint me," says the canner,
"My margin's the same."
"Taint me," says the huckster,
"Who's bracing the game."
"Taint me," says the gardener,
"I'm poor all the time."
"Taint me," says the grocer,
"I aint seen a dime."
It's purely a puzzle
To know where it goes;
No maker or seller
Or any of those
Partake of high prices,
So they all agree;
And I'm a consumer,
I'm certain "Taint me."
—J. W. Foley, in New York Times.



—N. Y. Times.



COMMENT ON COBALT



THE Financial Post, in its issue of September 17, devotes a great deal of space to a scurrilous attack upon the writer. This writer in the Post is one of the many who have caused such a loss of money from the ignorant and confiding to the promoter, and with an assurance, beautiful to behold, charges and implies all sorts of double-dealing to the writer, who, notwithstanding many opportunities, never had a hand in any such promotions as the Temiskaming, Beaver, Little Nipissing, and a numberless host of wild cats, out of the propagation of which many journals and many men have drawn revenues.

The hypothesis deduced in the Post is that the writer is short of Temiskaming stock and is "attacking" a worthy property backed by worthy men. The writer claims that the Temiskaming is an over-capitalized proposition and that the stock has been manipulated upon the exchanges by a crowd of crooks and confidence men and that the Post, in writing as it does, takes the side of the confidence men against the public. The Post remarks that Shepherd gave a "grudging admission that they might have something in the mine," etc. As a matter of fact, this paper was one of the first to give out the information that the mine had made a good strike.

It would be as useless as it would be undignified on the part of the writer to take up the insinuation of the Post man, but it might be well to point out to the Post that Toronto has an able journal, edited by a mining man, and that if any rebuke were coming this way it would be delivered by the Canadian Mining Journal.

The main effort on the part of the writer is to keep the public from buying Temiskaming. I do this because I do not think the management of this mine is worthy of public confidence, and that the mine is to-day rated away and above what might be called its intrinsic worth.

Now, the territory in and around Cobalt is so much rock, wood-peckers and Christmas trees. Throughout this area immense deposits of silver have been found in different localities, but any company desiring to sell stock based upon the mining of this area is burdened with the onus of proving to the public that it owns sufficient ore reserves to justify the price.

For many months I have carried on a campaign against the people who cause the Post champions, and I have no doubt I am much in their way. In fact, I know I am. The Cobalt Board of Trade even thought to invent ways and means of stopping my work.

Now, to stop my knocking and discomfort me is very easy, providing what I say is not right. This is how: Let the Cobalt Board of Trade, the Financial Post, or any other champion of the get-rich-quick artists employ an engineer or geologist of distinction and credit, such for instance as W. R. Brock, chief of the Geological Survey at Ottawa, Dr. Miller, provincial mineralogist, or J. B. Tyrrel of Toronto; or among the practical men of Cobalt: Jones of the Buffalo, Watson of the Nipissing, Cohen of the Crown Reserve, Robins of the McKinley-Darragh-Savage, or any man any of the above gentlemen may name, and let them employ him to go down into the Temiskaming mine and sample the workings and make an official report. SATURDAY NIGHT will publish such a report, and I will make any apology necessitated by the situation. If any of these gentlemen mentioned above will certify the Temiskaming to be worth \$1,000,000 or 40 cents per share, I will, besides apologizing, give \$100 to our new General Hospital as a peace-offering.

Now, it is up to the Cobalt wild cat and its friends. I value my reputation. If I had not valued it so much, I might have made more money in Cobalt, and I am tired of having my motives questioned by a stock jobbing fraternity. The community is sick of being sold stock by the giving of tips instead of the statement of a reputable engineer. If the Financial Post had insisted on the report of an eminent engineer before it gave space to news concerning the technical condition of Cobalt mines, the public would have more money and the promoters less.

Now I have been accused of knocking Hargreaves. Last winter I said Hargreaves was not worth 10 cents per share. They are supposed to have made a new strike. I will include the Hargreaves with the Temiskaming and state that it is not to-day worth 10 cents per share. Now, who will prove me wrong? I don't want abuse; that signifies nothing. Will one of the above-mentioned mining men give a certificate that they would advise the purchase of the Hargreaves for \$250,000?

I think not.

The wild cat fraternity accuses SATURDAY NIGHT of hurting the mining industry of New Ontario. The curse of the mining industry is the wild cat. A gentleman told me that, though he has had numerous offers, he would never go into a proposition in Cobalt.

The writer does not wish to harm anyone or hurt any honest industry. If there has ever been anything printed in these columns which is deemed by a mining man of repute to be outside fair criticism, I will argue it out or apologize. The writer has spent much of his time among mines and has experience as a broker and a journalist as well. For my own credit and the credit of this paper, I may say that the work I have carried on in these columns has received the commendation of some of the leading mining men in Canada, so one or two attacks does not do me any particular harm. I have said some strong things about Temiskaming. Some of these may be unjust, but if the outfit behind that promotion does not deserve what I have given it on one count it does on another. Here follows a letter which will explain itself. This epistle to the Philistines was published over a year ago. As some come-on dope it can hardly be beaten. The stock then was around \$1.50. Hark! ! !

Three Tons Daily from Temiskaming.

The richness of the new find at Temiskaming is described in the following letter to Mr. R. T. Shillington, M.P.P., from Mr. Charles A. Richardson, who has just been over the property: Robert T. Shillington, M.P.P., the vice-president of the Temiskaming Mining Company, was asked at the King Edward Hotel yesterday about the new strike of April 1 on the Temiskaming. He showed the following letter, which speaks for itself:

Halifax, Ont., April 1, 1909.
R. T. Shillington, Esq., M.P.P., Toronto, Ont.
Dear Bob—Just got in from the mine, and really, Bob, it would be a revelation to you to see it. To-day they went into a chute of ore on the Gans on No. 2, at the 200 foot level and it is over a foot wide of solid ore, assaying 4,000 ounces. At the 150 foot, this same vein is very wide of calcite and amethyst, with about 10 feet to drift before being under the ore at the 200 foot level. North on the 200, No. 1 slope is up 30 feet and is in high grade all along the top of the slope—30 or 40 feet—from four inches to a foot wide. No. 1 is also in good ore. At the 150 foot level No. 2 vein slopes are all in bonanza ore, and No. 3 vein is over a foot wide of 4,000 ounces ore along the drift and in the face of the heading. No. 4 vein (found last Saturday) at

this level runs northwest and southeast and is two to four inches wide of beautiful ore as rich as we have yet had. They are in high grade in every working in the mine and have sacked up twenty-one tons of first since March 22. The new shaft is down 250 feet, with eight or nine feet of rock to be cut out to connect it with vein No. 2 at that level. The new steel gallus frame is up and will be finished to-morrow. They expect to take out three tons of first a day when they start the shaft. The walls alongside the vein in the Gans are full of leaf and ruby silver clean across the drift.

If you see Doc. McCullough, I wish you would give him this information, also Hunter, and in fact any friends who are interested in the mine. The property, Bob, is simply a bonanza and I wish you would come up and see it.

(Signed) CHAS. A. RICHARDSON.
The Temiskaming are now taking out three tons of bonanza ore daily and holders of the stock look for largely increased dividends for the next quarter.

The dividend was cut.

This letter was printed in a Toronto paper and copied into the Cobalt Nugget.

When one considers that the publication of this letter did not call a protest from the Temiskaming directorate as a whole, will the public wonder that I advise that the stock be given a wide berth?

The Post man takes me up on the question of Temiskaming mill and my statement that the motive of the mill was its effect on the stock market. The information comes from a man who not only knows the mill but what he is talking of as well. Now it is perfectly obvious to the reader that the only people who know what the mill is doing are the management. They get the smelter returns, etc. The oracle whom the Post quotes says that the mill produces \$1,000 per day net. This would be all very well were it not that some time ago the management furnished figures which gave the output of the mill as being \$13 gross, and as it costs \$6 to mine and hoist the ore and smelt the product, I think the real figures are nearer \$7.

The last official report of the Temiskaming, that of August 1st, states that two-thirds of the mill feed was discarded from the sorting tables. This suggests that the ore is not picked over and sorted as carefully when the discard is going to the mill, where the values will be saved in any case as it would be otherwise. The product of the Cobalt mines known as screenings is the finer discard of the sorting tables. My contention is, and it will suggest itself to the reader, that a great deal that now goes to the mill could be saved by closer sorting and screening, and in the absence of evidence of a technical man to the contrary, I will hold to my opinion, the Post and its authority notwithstanding. If you eliminate something for the high values sent through from the sorting tables, you will have very little left for the low grade ore which the mill was supposed to have been designed to treat. I may say here that the question of concentrating ores is a most complex one and the ores of Cobalt more so. The Drummond, the Crown Reserve, Kerr Lake, or the La Rose Consolidated have not attempted the process in the Kerr Lake district, that is to the extent of erecting a mill. The Crown Reserves have some concentrating appliances. On the other hand, the Cobalt Central in this district has erected a mill and has gone into decline. The O'Brien has built a big mill and now we hear nothing of it. The Nipissing or the La Rose have done little concentrating. In fact, the only two that have any reason to brag are the Buffalo and the McKinley-Darragh.

So far as the Temiskaming is concerned, it first proved a failure as a high-grade mine, then it proved a failure as a low grade mine, and now it is being toted again as a high-grade proposition. At the 75-foot level the Temiskaming produced some of the most spectacular silver ever seen in Cobalt. This petered out, and then some lesser finds were made, and then the boomers began substituting fiction for reality and manipulation on the exchanges. In fact, the writer has such an exalted opinion of the Temiskaming that he believes that the mine was to develop to be worth more than the stock was selling for it would be depressed on the exchanges rather than boomed.

The Truthewy has declared a 10 per cent. distribution. The stock has strengthened on the exchanges in response, though I think the stock-holders expected rather more. They have the mill running now and affairs should run smoothly. Of the condition of the mine I can learn nothing and the directors have little to say. I have always expressed the opinion that the mine was worth the money, in fact it will be remembered I advised its purchase when it got below \$1.20.

The Kerr Lake has had its annual meeting. The surplus shown is \$480,827 less than that of last year, being only \$148,220. Dividends were paid during the year exceeding those of last year by \$550,000, which was \$69,173 more than the decrease in surplus.

I have no quarrel with the distribution of these profits, they are doing no good in the treasury; but what I think is reprehensible is that the brokers and the newspapers should persuade people that the disbursements paid was the rate of output of the mine. It will, of course, be necessary to cut the dividend in the near future. Especially is this more probable in that the mine has not shipped for three weeks up to the 23rd.

The shipments from Cobalt continue to decrease. The Cobalt Nugget explains this by claiming the concentrators are responsible for it. As a matter of fact the concentrators should increase the tonnage. It has been the policy of Cobalt mines contemplating concentrators for several years back to put their low grade milling rock on the dump pending the operation of the mill. After the erection of the mill the high grade ore shipments go on as before with the ADDITION OF THE CONCENTRATES. The Nugget must know this. In this connection it must be remembered that it is more profitable to ship ore over \$25 than mill it. This is for the reason that a concentrator saves only about 85 per cent. of the values in the rock and that the reasons for concentration are the saving of freight and treatment charges. The bullion now being shipped from the camp is largely taken from the slimes from the concentrators which were formerly allowed to go to waste. They are saved by the cyanide process.

Shepherd

According to the assessment department, Toronto's population is now 341,991, an increase of 30,687, and assessment, \$309,147,053, an increase of \$40,409,106. The First and Sixth Wards show the greatest gains. The increase in civic revenue should be around \$700,000.

Hudson Bay: Its Conditions and Problems

(Continued from page 4.)

trade, but possibly at the expense of your neighbours to the South. If it benefits British trade it will also benefit other portions of the British Empire, including Canada, and especially the Eastern portion of Canada. At the present time the Maritime Provinces are at a disadvantage compared with you here in Ontario as regards the Western trade. During the season that the Hudson's Bay route is open they will be practically on an equal footing, and it appears to me that if trade is developed between Nova Scotia, New Brunswick, Prince Edward Island, and the West, it will be of untold benefit to those Provinces, and will contribute materially to the unifying of the Dominion.

Many people seriously hold that there is a danger of the West, of that portion lying north of Lake Superior, on account of its rapid growth, gradually beginning to lock upon the extreme Eastern provinces as a part of another country; but, in fact, the opening of this route will do much to unify all the Provinces. I will go even farther and say I think direct communication between the West and Eng-land will make for the unifying of Canada, because there is a danger to the unity of Canada—only one danger, and that is the danger that the West may be drawn nearer to the great Republic to the South. Anything which keeps the West British keeps it for Canada. It is just our British ideals and constitution which make Canada what she is, and make it different from the United States to the South of us.

I have already spoken at very great length. At present the whole region round about Hudson Bay may be called unexplored country. I do not mean that geologists have not given us considerable information, and that the maps are not pretty well marked out, but very few parts can be reached under existing conditions when it becomes time to clear out before the winter sets in. Once it is possible for the business men of Toronto to go to the shores of Hudson's Bay or up to Fort Churchill and be back in three or four months, prospecting, looking for timber, or acquiring soil for cultivation or speculation, we will know a great deal more about the country than is possible at present. I wish to tell you that north of the Saskatchewan for nearly 200 miles there is soil capable of being used for agriculture. There is about 10,000 miles of good clay country which ought to be opened up, immediately to the west of Fort Churchill. Then, farther south around Hudson Bay, there is a broad belt of deep glacial clay originally covered by the old Keewatin glacier, and 200 miles wide. This is admirable soil. Then, around James Bay, as far as I can learn from the climatic records and enquiry, the land is as fit for cultivation as any part of Canada; and also along the west coast as far as Fort York. Though it will not be a great wheat-growing country, it will grow splendid hay, potatoes, etc. I believe you will yet have farms extending all the way to Hays River.

There is another industry which will be developed, that is fisheries. I believe there will be a considerable trade worked up between Hudson Bay and the Prairie Provinces. This industry in Winnipeg and the surrounding country is no mean item at present, and as Hudson's Bay is a territorial part of Canada, according to the recent Hague decision, the fish belong to Canada, and we must insist that the whole benefit of the fishing goes to Canadian fishermen. There is still another industry, becoming increasingly important, that is the pulpwood industry. Now, in the region around Hudson Bay, along the west shore from Churchill and Nelson Rivers, down around James Bay, and up the coast of Ungava, you have the largest area of pulpwood in the whole world. Coupled with that there are innumerable waterfalls forming abundant water-power. I feel certain that once this region becomes accessible, inside of ten years you will find pulp and paper mills on almost every big river running into Hudson Bay.

And lastly, there is the question of minerals. You cannot tell what may be unearthed in the way of minerals in this vast country. Some time ago the Ontario Government, in building a colonization railway, turned up something which turned out to be Cobalt—so Cobalt was discovered. You also remember the history of the discovery of the greatest nickel mines in the world—Sudbury. Geo-

The world's visible supply of wheat on August 1, writes the London Economist, "was 10,100,000 quarters, or nearly 2,700,000 quarters more than at the corresponding period of 1909, but still only about an average quantity for a series of years. This does not include the great surplus which India has left out of the immense crop reaped in that country last spring, much of which would be available to importing countries if prices were high enough to attract it. On the whole, so far as can be judged, probabilities seem to point to a sufficient supply of wheat for the coming cereal year."

The monthly report of the Copper Producers' Association for August was published Thursday. It showed that last month's production of copper in the United States was 127,803,000 pounds, an absolute high record in the history of the country. Over July there was an increase of 9,433,000 pounds, and over August last year 7,206,000 pounds.

Despite last month's large output, there was a reduction in accumulated supplies amounting to 1,759,000 pounds. An increase in domestic deliveries of 11,093,000 pounds, and in export deliveries of 2,424,000 pounds effectually offset the increase in production.

The Coal Mines Regulation Act of British Columbia provides that all the officers of a company having charge of work underground shall hold Government Certificates of Competency. These can only be obtained by passing an examination before the Managers' Board. Three certificates are granted, the First Class or Manager's, the Second Class or Overman's, and the Third Class which must be held by every shiftboss, fireboss or shotlighter.



C. P. HOSMER,

Director of Montreal Light, Heat and Power Co. If Power and Street merge, Power shareholders will receive generous treatment.

logical surveys prove that there are large bodies of the same rock formation as you get around Sudbury, Ontario, on the shores of Lake Superior, where you have one of the biggest bodies of iron and copper ore in the world—a very valuable asset to Canada.

It has been said that the Prairie Provinces of Canada are equivalent to the whole of Russia; well, I believe that that the Hudson Bay region is equivalent to the whole of Scandinavia and Finland—a country capable of considerable development and of sustaining a hardy, energetic and prosperous race of people. So much for the economic side of it. A few words about the political aspect.

The first advantage to Canada will be that of defence. Canada is a country of length without depth, stretching from ocean to ocean, practically without defence. It is easy to get into from the south at many points, and it is apparent that for defence alone she should build the Hudson's Bay Railway. That region would help to give her depth, and give her a back door which could be used in time of possible danger. Then, as I pointed out just now, for the Unity of the Empire it is a very desirable thing indeed. It will bring Great Britain much nearer to the West—bring Newfoundland—which we hope one day will be an integral part of the Dominion—closer to Canada. It will bring the West Indies closer to the Prairie Provinces, and the Prairie Provinces closer to the West Indies.

Take a more local problem, the tariff. The West, or some of the people there, are worrying about the tariff, or rather the high cost of certain articles, and they talk about lowering the tariff. What they want to do is lower the cost of transportation, then they will not need to worry much about the tariff. I certainly was greatly impressed coming through that great region the other day. I have travelled through Canada from East to West and through South and East Africa and other parts of the world, but have never been so enthused with the possibilities that lie before the people of the British race as when I viewed this great possession in which we all share alike, and the seriousness of the problems of which we have all got to face in the future. It may be that in the near future we can devise some constitutional form on which we all can agree, in accordance with the national aspirations, be it of Canada, Australia, or South Africa, by which these problems can be solved and each country find a noble place in the administration of the whole British Empire.

A New York Stock Exchange membership was posted last week for transfer, the price being \$68,000. The last seat sold at \$72,500 a few weeks previously.

The Greenwich Bank of New York City has extended its banking hours to midnight on each business day.

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INSURANCE THAT DOES NOT INSURE

Fire Losses, Crooked and Otherwise.—Excessive Fire Waste in Canada and some of the Causes.—Companies that Hide Behind Variations to Save Themselves from Dissolution.—Variations Meant for Crooks says one Company, but the Facts Refute this Statement.

WRITTEN FOR "TORONTO SATURDAY NIGHT" BY AN INSURANCE EXPERT.

ARTICLE NUMBER SIX

TO be perfectly fair, we shall try to give some of the alleged and some of the real reasons for the attitude adopted by most of the companies with regard to variations in the statutory conditions and with regard to loss settlements.

There can be no doubt at all that with some of them it is a matter of life and death. The business, as conducted in Ontario, has been, in most cases, exceedingly unprofitable. Of all the companies organized in the past fifteen years and operating generally in Ontario, either with Provincial or Dominion Charter, only one or two have made a profit, while nearly all the others show enormous losses, some, as we stated in a recent issue, being really insolvent. A generous attitude can hardly be expected from these.

Then it is claimed by some of the companies that the public generally look on fire insurance as a legitimate field for plunder, that fully half of the fires which occur are crooked. There is no doubt that a certain proportion of the fires occurring are incendiary, yet we do not think it is a large proportion. But the attitude of suspicion taken by many company adjusters, and by the assured, results in a want of frankness that leads to bad impressions being formed by each of the other. One company adjuster out of a dozen may fleece the public whenever the opportunity offers, and his action becomes more public than the acts of the eleven honest adjusters who treat what they believe to be an honest loss with perfect fairness.

The assured is dealing with a problem with which he is utterly unfamiliar, he knows he is incompetent, he feels his weakness and is naturally suspicious of one whom he fears may be an opponent. For this condition only one cure is possible; thorough competence, honesty, and frankness on both sides. The bugaboos of crooked losses will be found to be a very small bug, indeed.

There is this to be said, however, that none of the reasons for putting in the variations to the statutory conditions so far given appears to us as valid or just. One given by an insurance manager in this week's issue, that they are like jails and penitentiaries intended for crooks, savors too much of the attitude of a resident from below the "Mason and Dickson Line." If the laws of Canada do not protect insurance companies from crooks, they have no right to hide an automatic twenty-five shooter red ink joker under cover of small type and general public ignorance, and turn it loose on bare suspicion on both the innocent and the guilty. Jails and penitentiaries are made for proved criminals, for those who, among other things, carry concealed weapons. Lynch law has never proved effective. The red ink variations and present methods generally have resulted in increased fire waste and decreased profit in the business. If the laws do not catch the crooks who make fires; or if the enforcement of the laws now in existence is lax, because of poor police service; or if there is no police service provided to enforce the laws, then the unfair method of putting up a bad form of policy only adds another wrong to be righted, and does not strike at the root of the evil at all.

Now we are perfectly willing to admit that there are crooked losses, that what laws there are, are ineffective, and that those whose duty it is to enforce the laws both against the companies and against the crooks are most negligent, and that there are no laws in effect that reach to the causes of the trouble, nor any machinery provided to get good results from what laws we have, more we are perfectly willing to admit that there is an attitude by some people towards insurance companies which leads some to try to take unfair advantage. We will admit, also, that the public as a whole, is only too glad to think that the results of bad building, lack of care, wasteful negligence and even of criminal fires can be shifted onto insurance companies; we will also admit that any attempt to increase the insurance tax to meet increased fire waste caused by the public is attacked with reason and without reason, in season and out of season. We will admit that the fire insurance business is one of the most complex possible and that after all it is ignorance and indifference on the part of the general public that have caused conditions to be as they are, and including the bad policy forms. We ask to be given credit for an effort to arouse to such an action as will result in the general good.

THE EXCESSIVE COST OF FIRE INSURANCE IN CANADA.

It sounds ridiculous to state that the excessive cost of fire insurance in Canada is due to excessive fire loss and excessive expense in conducting the business. Be that as it may, the remainder of this article will be devoted to an elaboration of that statement.

From figures gathered from various sources we find that the comparative loss ratio to value in France and England bears a relation of about four to seven, and that in America the loss ratio is probably at least ten times as great as in England. Insurance rates in England are known to be almost unbelievably low to the American observer. The business there has been as a whole remarkably profitable.

There can be little doubt that for the imposition of a most wasteful and unreasonable tax, the public of Canada and the United States are almost alone to blame. In fact, we are of the opinion that whatever little has been done to mitigate conditions has been directly or indirectly the result of campaigns of education and of penalization conducted by the insurance companies, and almost entirely by the largest and strongest of them.

So soon as the general public become alive to the fact that insurance companies are but distributors of loss and that every dollar of unnecessary fire loss, every dollar out of which insurance companies are defrauded, every dollar of taxation on premiums, every dollar that is taken out of the companies in graft; besides every dollar of uninsured fire waste; in all amounting to millions of dollars yearly; every dollar of this is a tax which cannot be avoided, a tax which penalizes every member of the community and a tax which cannot be shifted (except temporarily) to insurance companies or in fact any other person or corporation. The insurance part of this tax is one of the most wasteful parts for it costs over thirty-five per cent. of the premiums received by Canadian Fire Insurance Companies to collect and distribute this tax. So soon, we say, as the public awakens to this fact and individually and collectively become thoroughly alive to it and not until then can we hope for amelioration for the present unsatisfactory state of affairs.

The absolute disregard for public safety in building construction can easily be seen in the enormous conflagrations; but more so in the small conflagrations. A year or two ago there were seven conflagrations on the Ottawa Valley in a period of about ten days. None of these was large enough to attract general attention, but each one was more disastrous to the village affected than was either the Ottawa or the Toronto conflagrations to those cities. There can be little doubt, whatever, that most of these fires were from preventable causes and that the spread of the fire was directly attributable to the construction of the buildings being such as aid in every possible way the spread of the flames. Outside of the cities and the larger towns, building is carried on with utter disregard to the most elementary principles of fire prevention. While many of the larger towns have building by-laws these are subject to local politics and are amended for those with pull, or in most cases utterly disregarded. The enforcement of the local ordinances in this regard is usually remarked on account of there being none. The only element tending to uniformity of such regulation as exists is that a draft by-law is supplied to the corporation on request by the Canadian Fire Underwriters' Association. Even in a city like Toronto, where electrical inspection has long been carried on, it is done by the Canadian Fire Underwriters' Association, and is without power to enforce its rulings except for a questionably valid agreement of convenience with those furnishing power and light.

The fire waste in New Ontario is almost beyond belief. When it is known that the rates charged in towns like Cobalt, Cochrane, etc., is ten per cent. per annum, and that at even these rates, the business has been so unprofitable that but few companies can be induced to insure in that district and that fully one half of the people there cannot get insurance at any price; and that the combination of high rates and difficulty in securing cover results in not one-quarter of the fire waste falling on the insurance companies, we think that our readers will agree that these conditions are a handicap to the development of our country to which the government might well devote its attention.

Some idea of the utter disregard for public safety on the part of the people themselves may be formed by the following facts gathered from inspectors of insurance companies: Shortly before the Haileybury conflagration, one inspector visited the town and incidentally remarked that gasoline appeared to be in general use. Without making a search of any property he counted forty-six places in which gasoline was in use and kept in quantities varying from a gallon to five barrels. When the fire came it spread so rapidly that not enough gasoline to operate the fire engine could be obtained.

It will be well remembered the enormous waste of property by explosion of dynamite stored in enormous quantities in the vicinity of the town at Cobalt and Hull a few years ago.

Another inspector found in Arnprior, in a cellar littered with an enormous quantity of straw and rubbish, a full barrel of gasoline fitted with an ordinary tap. He called attention to the hazard and to the provisions of the insurance policy, forbidding the storage of gasoline. He was invited to visit the regions where they do not need gasoline nor issue fire insurance policies, and told that if he did not like it he could cancel the policy. This attitude towards inspectors who really inspect is altogether too common. Cancellation relieves that company from the loss on that risk but does not prevent its losing from a conflagration, nor does it prevent the fire. The insured says with truth, "I can get lots of other companies to take the risk who are not so d—d particular."

THE REMEDY.

For years there has been an agitation conducted by some very able men in the insurance business in an endeavor to get the Ontario Government to establish a fire marshal's department. This department would investigate every fire, large or small, and prosecute criminality. Fire marshals have been appointed in many states and there is such in Manitoba and the reports we have received from all sources in the States have been that there has been a large decrease in incendiary fires and a large increase in convictions for arson. We had some investigations conducted with regard to the Manitoba department, which was only recently organized, and the reports we received were that valuable service was being rendered.

Our suggestion would go much further and we believe would secure greater results. We would suggest a Fire Prevention Department. That this department have as its duties:

The investigation of all fires and prosecution of crime connected therewith.

The preparation and suggestion of legislation covering building construction throughout the province, with the idea of preventing conflagrations and unnecessary fire waste.

The preparation and suggestion of legislation to prevent, or failing prevention to punish, gross carelessness in the accumulation of rubbish, the burning of the same, the storage of inflammables and explosives, and generally conditions now causing enormous waste.

The inspection at regular intervals of premises with power to enforce the law, or punish for its violation.

This department could be a farce or could be a grand success. It would have to be free from politics. It would have to be treated liberally in its organization. But above all, it would be necessary to have at its head, A MAN.

He would have to be big with the possibilities of his department, untiring in effort, zealous, fearless, and with that force of character that would carry everything with him and with a personality that would inspire confidence and secure co-operation from all with whom he came in contact. Such a department with such a man could readily become one of the most important in our administration.

EXCESSIVE EXPENSE.

The expense of collection and disbursement of the tax to distribute in part the fire waste of Canada is excessive. The report of the insurance department of the Dominion of Canada shows an average expense ratio of about 33 per cent. of the premiums, and in the case of Canadian Companies of nearly 30 per cent; British

Companies about 29 per cent. Twenty years ago it was quite usual for town and country agents to operate for ten per cent. or less and their distances were great and volume of business small. In the Maritime Provinces even to-day, many agents receive only ten per cent. commission, and the volume of business is small, but within the last five years the introduction of American methods and the competition of American Companies doing business direct with the local agents, has forced the rate generally to 15 per cent.; while in Sydney and Halifax there has been an increase, too, in cases as high or even higher than 25 per cent. One Canadian Company, an old company, with an established business, showed last year an expense ratio of nearly 45 per cent. This might be excusable if the management were proving successful, but it was accompanied with results in the last few years that could not be regarded as indicating successful underwriting and in the same report the loss ratio was about 70 per cent. of the premium income. In Toronto, Montreal, Winnipeg, and many other cities the commissions paid on local business run 25 per cent. and in cases higher, and the writer knows of cases where commissions of 35 per cent have been offered to country agents in an effort to secure the volume of the select business of the agency.

This excessive expense falls directly on the insuring public.

If it is borne in mind that over one-half of the insurance business of Canada is conducted through general agencies, or through managements with overriding commission arrangements, all of whom are interested in obtaining all that is possible in commission out of the business, and that these managers and agents control the entire regulation of the business in Canada, (with in the case of foreign companies only; the necessity of showing a profit on the business) it can be seen that when the fire waste and this excessive and increasing expense fails to show profit, the tendency and the result is to increase rates but never to effect retrenchment in expense.

Some of the ablest managers in the United States admit in public addresses that the expense of the business

Enlighten the People.

Law Union and Rock Insurance Company, Limited, of London. Montreal, 21st Sept., 1910.

Frederick Paul, Esq., Managing Editor, Toronto Saturday Night, Toronto, Ont.

Dear Sir,—I am favored with your letter of the 17th inst., advising me of your offer to publish the names of companies which issue policies without red ink variations, and in reply beg to say that I fail to see what good this can do either the companies or the public. I know little or nothing about the variations of other companies so cannot offer any opinion on them, but our own variations are fair to both the assured and the insurer.

Permit me to suggest that if you would devote the same space to enlightening the public in regard to the enormous losses of this country and would show them how they may by exercising reasonable individual care largely reduce this waste, you would be doing something to benefit every premium payer in Canada. There is no reason why, with increased care on the part of the people, and improved construction, the per capita fire loss in this country should not be reduced to one-quarter of its present sum. Even this would be more than double the per capita loss of England, France or Germany. Insurance men know this full well, but they can do little or nothing. They spend thousands of dollars annually in expensive risks, and they make recommendations to the assured, but they have no power to enforce these recommendations. All that they can do is to urge the assured to make the improvements, and if he does not do so they may increase the rate, but the latter does not improve the conditions, or render that particular risk, with its defects, less of a menace to the surrounding property.

Unfortunately the mass of the people appear to be unable to see that a reduction in losses means anything but additional profits for the companies. Practically the only support the companies have had in their efforts to reduce the fire waste has been from the larger and more intelligent merchants, who readily realize that a reduction in losses means a reduction in rates. There is a field here for your paper to work in, not spasmodically, but on a well thought out plan, which should result in a saving of several millions of dollars annually to the premium payers of Canada.

Yours very truly,
J. E. E. DICKSON, Manager.

is beyond all reason, and urge action by the companies stating that failure to act will undoubtedly bring state interference, but so far the agency element has controlled the situation, nor does the writer believe that in Canada there is any hope of any remedy being applied from within, which will reach those who most are to blame, those at the head of, and in control of, the companies.

There are some companies which have done business for over thirty years in Ontario, and which write their business at rates which will average over 20 per cent less than the tariff rates of the Canadian Fire Underwriters' Association, and which show very large surpluses accumulated from the profits of the business; and some knowledge of their methods and interior economy leads the writer to state that the results they obtained were attributable to conditions that might well be introduced into all offices and all of which are lacking in some. These are:

A Board of Directors which actually directs and supervises in detail the entire business.

Absolute integrity in every member of this board and the resulting absence of graft.

Separation of agency and management. Few if any directors or managers participating directly or indirectly in the agency side of the business or deriving any profit from the volume of business.

Economy in salaries and in commissions; the manager being a servant of the company and not master of the board, is paid adequately and must prove efficient. The commissions are absolutely limited to 15 per cent. and a bonus of 5 per cent. on the net profits of the agency.

The companies which have obtained these remarkable results are well known in insurance circles of Ontario. Not only the men themselves would pose as shining lights in and great authorities on insurance, but every one of them is justly proud of it, and takes an intimate personal interest in the details of his company. If no one of them looms big on the horizon of insurance, each board has shown itself as a whole as being endowed with a very large share of good insurance horse sense and business honesty in positions of trust.

When results like this have been obtained and conditions like these exist, there is certainly hope and there is no doubt possibility of effecting startling improvement in the whole field. Who is the member of the Ontario Legislature with the public interest sufficiently at heart to grapple with the whole problem, find the remedies, and secure enactment and enforcement?

EDITOR'S NOTE.—This is the last article of this series. Next week we expect an article on the Coinsurance Clause, by an Insurance Adjuster.

From time to time we intend to take up special questions in regard to insurance, particularly after the issue of next year's report by the departments; the standing of certain companies and the work or neglect of the department, and the attitude of the Government to conditions then found to exist.

An Insurance Story in Three Chapters.

CHAPTER I.

Economical Mutual Fire Insurance Co. of Berlin. W. H. Schmalz, Manager. Berlin, Ont., Sept. 20th, 1910.

Dear Sir,—Replying to your letter of even date, I beg to say: Yes! having been a reader of your paper for some years I could not escape noticing since I am interested in fire insurance. The company of which I am proud to say I am the manager, does not issue such a policy as you refer to, viz., without the "variations in conditions," nor is it the intention to ever issue such policies. The red ink variations are there for a purpose, just as much as our jails and penitentiaries are. The latter are institutions for the crooked, guilty criminal, and the former are inventions also intended for the same class of humanity, and not, as the "insurance expert" would lead your readers to believe, as loopholes to evade the payment of honest losses.

I can see no motive for attacking the fire insurance business of Canada in the way you are doing, and to create such a feeling of mistrust in the minds of your readers. The licensed companies transacting business in this Dominion that are unwilling to deal fairly and honorably with the assured are few and far between. Such articles as written by "Insurance expert" can do no good, for the assured will continue in ninety-nine cases out of a hundred to satisfy himself that the company offering indemnity is sound, solvent, and reliable, and then place his insurance with that company, whether it has the red ink conditions or not.

Thanking you, Mr. Editor, for the consideration shown in the last issue of Saturday Night for the "Economical," I am, Yours very truly,
W. H. SCHMALZ, Manager.

CHAPTER II.

Montreal Agency, August 23, 1910.

Dear Sir,—We are in receipt of your favor of the 22nd inst. and in reply beg to say most emphatically that we have no intention of admitting liability under this policy, because, as pointed out before, the building was vacant at the time of the fire and no vacancy permit was asked for nor granted by the company to the assured, and we want to say right here that if we had been asked for one we would not have granted it and the policy would have been cancelled immediately.

We are not disclaiming liability on account of a formality, and we want to say further that the conditions of our policy are to be complied with by the assured and if they wish to neglect their proper duty it is for them to stand the consequence, but as is always the case the company has to stand the odium of refusing to pay what they are not called upon to pay. We do not consider that we are treating Mr. ——— badly, and if you will think this matter over you will no doubt arrive at the same conclusion.

CHAPTER III.

From the Orillia Packet of Sep. 15, 1910:

Saturday Night has had a couple of articles recently attacking certain features of the insurance business, and in particular inveighing against the red letter "variations from statutory conditions" which disguise many fire insurance policies. A recent occurrence at Midland goes to emphasize the need for care in agreeing to conditions which are afterwards forgotten or disregarded. Mr. Manley Chew owned a house which was rented by his brother, Mr. A. E. Chew, who some time ago packed up his furniture preparatory to removal. While matters were in this state, but before Mr. A. E. Chew had given up possession, a fire occurred. Of the "two companies interested, one without any red ink variations settled. The other, which had a red ink variation providing that vacancy for thirty days should void the policy, has absolutely refused to pay. The instance gives point to Saturday Night's warning against agreeing to conditions which are afterwards forgotten or disregarded, and also illustrates the desirability of insurance policies, and also illustrates the desirability of a general protest against variations from the conditions laid down by the statutes.

Editor's Note: Don't run away with the idea dear reader that the Economical Insurance Company are the authors of the letter written to Mr. Craig at Midland. The Economical's letter is published by reason of the fact that the manager maintains that "variations in conditions" are legitimate and right and that the assured will continue to utilize such policies, red ink variations and all, provided that the company issuing the same is sound, solvent and reliable, while on the other hand SATURDAY NIGHT maintains that such variators are unjust to the assured.

Not having before us the Company's side of this refusal to pay the Midland gentleman, because of the non-fulfilment by him of the vacancy clause, the name of the company is for the time being withheld.

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Manufacturer's View of Red Ink Conditions.

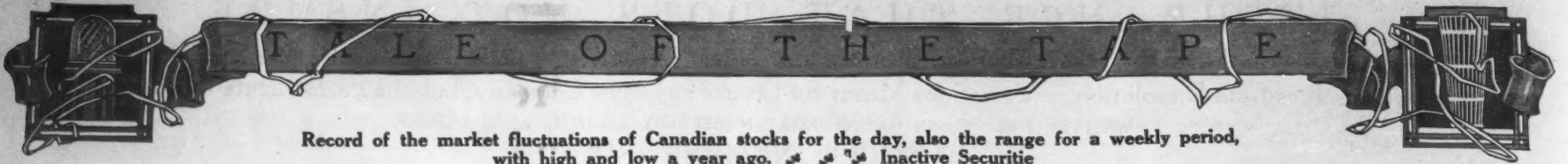
Hamilton, Sept. 25th, 1910.

To The Editor of Saturday Night. I have read with very much interest your articles on insurance; so much so that I feel tempted to write on some insurance trouble that has come under my notice, but I do not pretend to pose as an authority. In your previous and last issue you deal with adjusters and adjusting. As the Irishman said, when watching some sick Chinamen, "The way they handle them trumps, aces and bows is most delightful and grand." I quite agree with the writer in your last issue that the average mortal makes but a poor match for the average adjuster when the latter starts to buck up and is backed up by the Red Ink done on insurance policies.

This point came under my notice some time ago: "Theft at a fire." Considerable goods were stolen when stock was removed to escape conflagration. When the claim was made for these, the adjuster directed attention to this Red Ink condition on the policy: "The company shall not be liable for property stolen at, during or after a fire." Now, the amount stolen was only a small proportion of the total claim, and the whole claim threatened to be hung up for months and an appeal to the courts necessary to find out the strength of the condition, and the delay and costs would amount to more than the amount of the stolen goods. Although in turning up some of the court decisions the lawyers found some clear and explicit rulings. In one case the Judge charged the jury: "If you are satisfied that the property was stolen in removal, you must come to a conclusion that it was a loss for which the insurance companies are liable," and still in another case it was laid down—"that the value of the goods, which without any fault on the part of the insured are lost or stolen during the conflagration caused by a fire, or whilst being removed from the burning premises, ought to be borne by the insurers." In conclusion the learned Judge said—"If insurers are to be considered clear, the instant the effects insured are beyond the reach of the flames, whether afterwards unavoidably lost to the party insured or not, then the latter might be disposed to say 'Whilst my effects remain in my house they are at the risk of the insurers whereas if I put them into the street they will be my risk. I will therefore prevent their removal until at any rate I can have due precaution for their preservation out of doors.'"

And yet in spite of the above, some of the companies insist that the Red Ink condition is valid, just and reasonable. It must be borne in mind that the claim for stolen goods is usually for a comparatively small amount and few persons feel disposed to delay the settlement of their claims and fight for their rights, hence few cases go to court, and the very reason of the claims being small is a good argument in favor of the elimination of the theft clause from the policy. I have heard of many clauses being on a par with the above. Let Saturday Night keep up the good work. Fire insurance is a universal subject. The average insurance agent knows little about it. The adjuster is an enigma. The way to handle him is as your correspondent in last week's issue suggests. "Fight the devil with fire." I think the above case is a fair example of how one Red Ink condition is worked, but there are many others.

Yours truly,
MANUFACTURER.



Record of the market fluctuations of Canadian stocks for the day, also the range for a weekly period, with high and low a year ago. *Inactive Securities*

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	Last Dividend Date	Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909		Closing year ago Sept. 28	Wednesday, Sept. 28		Range for week ending Sept. 20 in market of activity			
								High	Low	High	Low		Ask	Bid	High	Low	Last	Sales
100	180,000,000	55,616,665	178,333,583	3,244,539	1st Oct. s. 3 1/2	+	TRANSPORTATION	180	142	189	106	185	184 1/2	193	192 1/2	190	192 1/2	1032
100	12,500,000		24,303,000				Canadian Pacific Railway	55 1/2	31 1/2	71 1/2	55	71	70 1/2	57	56 1/2	49 1/2	57	5314
100	12,000,000	10,000,000	23,000,000				Detroit United	18 1/2	9 1/2	20	14 1/2	18 1/2	18 1/2	17 1/2	16 1/2	15 1/2	16 1/2	1617
100	3,500,000	1,500,000	2,500,000	601,994	1st Oct. q. 1 1/2		Duluth, com.			70 1/2	63 1/2	70 1/2	64 1/2	70 1/2	63 1/2	70 1/2	70 1/2	26
100	1,400,000		600,000	437,802	1st " q. 1 1/2		Duluth Superior Traction Co., com.	107	95	124 1/2	106 1/2	118	115 1/2	130	126	123 1/2	125 1/2	193
100	7,463,703	5,000,000	8,027,731	1,024,465	15th Aug. q. 1 1/2		Halifax Electric	39 1/2	20	103	83 1/2	90	89 1/2	90	89 1/2	89 1/2	89 1/2	1121
100	7,594,500	5,000,000	8,027,731	1,024,465	15th Aug. q. 1 1/2		Havana Electric	86	68 1/2	90 1/2	83 1/2	90	89 1/2	90	89 1/2	89 1/2	89 1/2	5567
100	15,000,000	4,552,000	24,956,813		1st Oct. q. 1 1/2		Havana Electric, preferred	95	79	98	90	93 1/2	92 1/2	89 1/2	89 1/2	90	89 1/2	2060
100	11,487,400		15,087,500	416,344	1st Aug. q. 1 1/2		Illinois Traction, preferred			Listed Feb. 10th, 1910								15260
100	18,800,000	8,400,000	56,895,000	7,239,851	15th April s. 3 1/2		Mexico North Western Railway	139	88 1/2	146	122	145	144	132	133 1/2	133 1/2	133 1/2	1121
100	10,000,000		4,426,034	2,769,864	1st Aug. q. 2 1/2		Minn. St. P. & Sault Ste. Marie	135	80 1/2	148 1/2	134	216	214 1/2	240	238	242	240	5667
100	1,000,000		12,534,000	947,166	15th Sept. q. 1 1/2		Montreal Street	204 1/2	170 1/2	223 1/2	203	216	214 1/2	240	238	242	240	1121
100	9,000,000		2,941,500	142,380	15th Sept. s. 1		Northern Navigat on	105	83	123 1/2	97	118	118	118	116	116	116	2336
100	3,000,000	500,000	2,500,000	378,700	1st Sept. s. 1		Northern Ohio Traction	21	15 1/2	36 1/2	24	31	30	62	53 1/2	51	51	155
100	3,122,000		1,183,573	1,707,935	1st Aug. q. 1 1/2		Porto Rico Railway Co., com.	39 1/2	39 1/2	69	63	77 1/2	87	87	44 1/2	43	43	50
100	31,250,000		40,336,326	1,707,935	1st Jan. a. 8		Quebec Railway L. & P. Co., com.	78	62 1/2	94	77	87 1/2	87	104 1/2	94 1/2	94	94	1121
100	800,000		6,000,000	1,091,186	1st Oct. q. 2 1/2		Richelieu and Ontario	81 1/2	29	103 1/2	79	130	130	115	104 1/2	104 1/2	104 1/2	5567
100	10,000,000		13,257,000	2,968,327	1st Oct. q. 1 1/2		Rio de Janeiro	126 1/2	109 1/2	128 1/2	105 1/2	130	130	115	104 1/2	104 1/2	104 1/2	2060
100	8,000,000		3,998,327	304,456	1st " q. 1 1/2		St. Law. & Chi. Steam Nav. Co.	156 1/2	110 1/2	161	142 1/2	147	146 1/2	147 1/2	149	146 1/2	148	1121
100	9,000,000		8,033,000	814,903	1st " q. 1 1/2		St. Law. & Chi. Steam Nav. Co., preferred	15	5	14 1/2	6	91 1/2	91 1/2	110 1/2	110 1/2	110 1/2	110 1/2	5567
100	20,100,000	3,000,000	19,503,000	861,430	1st " q. 2 1/2		Teledo Railway	109	94	130	107 1/2	126 1/2	126 1/2	124 1/2	123 1/2	125	124 1/2	1078
100	6,000,000		6,458,000		1st " q. 2 1/2		Tri-City, preferred	85	69	93 1/2	84 1/2	91 1/2	91 1/2	110 1/2	110 1/2	110 1/2	110 1/2	1705
100	12,500,000		3,649,000	2,275,000	15th Oct. q. 2		Twin City, Common	97	78 1/2	116 1/2	96 1/2	111 1/2	111 1/2	110 1/2	110 1/2	110 1/2	110 1/2	861
100	3,500,000		2,275,000		1st " q. 2		Winnipeg Electric	171 1/2	124	190	156	187 1/2	187 1/2	195	199 1/2	194 1/2	194 1/2	12
100	41,380,400	50,000,000	903,766	1st " q. 1 1/2			TELEGRAPH, LIGHT AND POWER											
100	41,380,400	50,000,000	903,766	1st " q. 1 1/2			Bell Telephone	143	119	150	138	146	144 1/2	143	143	141	141 1/2	105
100	13,585,000	2,400,000	18,889,188	663,854	15th July s. 3 1/2		Consumers Gas	200	182	207	195 1/2	204 1/2	204 1/2	202 1/2	203	202 1/2	203	110
100	17,000,000		10,107,000	2,042,561	15th Aug. q. 1 1/2		Mackay, common	77 1/2	52	95 1/2	69	93	93	92	91 1/2	91 1/2	91 1/2	1674
100	1,520,300		7,900,000	1,036,788	1st " q. 2		Mackay, preferred	71 1/2	45 1/2	89	77 1/2	71 1/2	71 1/2	71 1/2	74 1/2	74 1/2	74 1/2	156
100	7,000,000		7,900,000	1,036,788	1st " q. 2		Mexican Light and Power Co., com.	108 1/2	99	107 1/2	103 1/2	109	109	109	109	109	109	3655
100	4,000,000		1,036,788		1st " q. 2		Montreal Power	113	85	136 1/2	109	126 1/2	126 1/2	112	112	112	112	2260
100	4,000,000		1,036,788		1st " q. 2		Ottawa Light, Heat & Power Co.	81	55	103 1/2	85 1/2	95	95	107 1/2	107 1/2	107 1/2	107 1/2	12
100	4,000,000		1,036,788		1st " q. 2		Shawinigan Water and Power Co.	135	110	135	114	120 1/2	120 1/2	110 1/2	110 1/2	110 1/2	110 1/2	
100	4,000,000		1,036,788		1st " q. 2		Toronto Electric Light											

Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	Last Dividend Date	Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909		Closing year ago Sept. 21	Wednesday, Sept. 28		Range for week ending Sept. 28 in market of activity			
							High	Low	High	Low		Ask	Bid	High	Low	Last	Sales
243	4,866,666	2,530,666	294,653	7th Oct. q. 3		BANKS	147	141	155	148 1/2	183	183	202 1/2	202 1/2	201 1/2	202 1/2	483
50	10,000,000	5,000,000	722,139	1st Sept. q. 2 1/2		British North America	171 1/2	156	201 1/2	171 1/2	242	242	235 1/2	202 1/2	201 1/2	202 1/2	483
100	3,000,000	2,100,000	148,841	1st " q. 2		Commerce	246	216	248	236 1/2	242	242	235 1/2	202 1/2	201 1/2	202 1/2	483
100	2,619,300	2,619,300	403,665	1st Sept. q. 2 1/2		Eastern Townships	150	148	165	155	162	162	162	196 1/2	196 1/2	196 1/2	3
100	2,500,000	2,300,000	23,812	1st " q. 2		Hamilton	205	185	206	199	202	201	194 1/2	196 1/2	196 1/2	196 1/2	3
100	5,454,846	5,454,846	606,135	1st Aug. q. 2 1/2		Hochelega	150	133	148	140	145 1/2	144 1/2	143	143 1/2	143 1/2	143 1/2	3
100	6,000,000	4,500,000	102,157	1st Sept. q. 2 1/2		Imperial	234 1/2	209	234 1/2	225 1/2	228	225	223 1/2	224	223 1/2	224	20
100	1,000,000	1,000,000	307,809	1st Oct. q. 2		Merchants	166	151	170	160	166	164	184 1/2	185 1/2	184 1/2	184 1/2	21
100	3,810,400	4,191,441	257,769	1st " q. 2 1/2		Metropolitan	207	188	211 1/2	199 1/2	200	199 1/2	205	204 1/2	205	205	49
100	14,400,000	12,000,000	681,561	1st Sept. q. 2 1/2		Molson's	250	228	251 1/2	248	250	250 1/2	253	253	250	250	70
100	2,000,000	1,200,000	26,014	1st Aug. q. 1 1/2		Montreal	120	120	120	120	120	120	270	270	270	270	15
100	773,800	1,379,150	26,266	1st Oct. q. 3 1/2		National	286	274	285	276	276 1/2	276 1/2	276 1/2	276 1/2	276 1/2	276 1/2	15
100	3,461,660	3,461,660	455,919	1st Sept. q. 2 1/2		New Brunswick	208	200	213	205	209 1/2	209 1/2	212	212	212	212	11
100	2,500,000	1,250,000	39,671	1st " q. 2 1/2		Ottawa	135	120	126	122	124	124	124	124	124	124	23
100	5,000,000	5,700,000	228,393	1st Oct. q. 2 1/2		Quebec	233	211 1/2	233	212 1/2	229	228	224	224	224	224	11
50	2,000,000	2,400,000	54,074	1st Aug. q. 3		Royal	232	213 1/2	241	224	229	228	224	224	224	224	25
100	4,000,000	4,750,000	68,871	1st Sept. q. 2 1/2		Standard	221	201	227	215	216 1/2	216 1/2	212	212 1/2	211 1/2	211 1/2	3
100	4,354,500	2,200,000	102,443	1st Oct. q. 2		Toronto	137 1/2	122	148	136	144 1/2	144 1/2	143	143	143	143	30
100	3,244,800	1,900,000	28,676	1st Sept. q. 1 1/2		Traders	134 1/2	121 1/2	140	130	134 1/2	135	143	143	143	143	24

Par Value	Outstanding Common	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	Last Dividend Date	Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909			Closing year ago Sept. 21		Wednesday, Sept. 28		Range for week ending Sept. 28 in market of activity.				
								High	Low	High	Date	Low	Date	Ask	Bid	Ask	Bid	High	Low	Last	Sales
							INDUSTRIALS AND MISCELLANEOUS														
100	8,125,000	1,875,000	7,500,000				Atlantic Coast, com.			33	Oct.	27 1/2	Dec.			12	9	13	12	12	105
100	8,125,000	1,875,000	7,500,000		1st July	q. 1 1/2	Black Lake Cons. Asbestos, com.			91 1/2	Oct.	89	Dec.			57		65	55	59 1/2	148
100	3,000,000	1,000,000	510,000				Black Lake Cons. Asbestos, pref.			25 1/2	Dec.	21	Dec.			19	18 1/2	18 1/2	18 1/2	21 3/4	145
100	3,000,000	1,000,000	510,000				F. N. Burt Company, com.			67 1/2	Dec.	62 1/2	Dec.			60		61	60	50	116 1/2
100	750,000	750,000	49,000	63,588	1st Oct.	q. 1 1/2	F. N. Burt Company, pref.			59 1/2	Dec.	53	Oct.			89		89	88	89	15
100	750,000	750,000	49,000	63,588	1st "	q. 1 1/2	Canadian Car & Foundry, com.			93 1/2	Dec.	91 1/2	Oct.			104	103 1/2	103 1/2	102 1/2	103 1/2	148
100	3,500,000	5,000,000	3,500,000	756,940			Canadian Car & Foundry, pref.														
100	3,500,000	5,000,000	3,500,000	756,940	20th July	q. 1 1/2	Canada Cement, com.														
100	13,500,000	10,500,000	5,000,000	75,296			Canada Cement, pref.									19 1/2	19	20 1/2	19 1/2	19 1/2	606 1/2
100	13,500,000	10,500,000	5,000,000	75,296	16th Aug.	q. 1 1/2	Canada Permanent, com.									82 1/2	82	81	81	82	214 1/2
10	6,00,000		13,713,927	3,306,001	1st Oct.	q. 2	Canada Permanent, pref.	145 1/2	111 1/2	163 1/2	April	140	Jan.	103 1/2	160 1/2	160 1/2	163	163	16 1/2	1009 1/2	
100	2,796,695	1,959,455	2,541,300	76,700	1st "	q. 1	Can. Consolidated Rubber, com.	23	20	106	Sept.	27	Jan.	122 1/2	103 1/2						
100	2,796,695	1,959,455	2,541,300	76,700	1st "	q. 1 1/2	Canadian General Electric, com.	85	85	125	July	83	Jan.	122 1/2	121 1/2	101 1/2					
100	4,700,000	2,000,000	267,568	1,829,000	1st "	q. 1 1/2	Canadian General Electric, pref.	108	83	123	July	101	Jan.	1 1/2	109 1/2	101 1/2					
100	4,700,000	2,000,000	267,568	1,829,000	1st "	s. 3 1/2	City Dairy, common.	104	112	112	July	110	Jan.								
100	565,000	408,910	54,396	71,971	1st July	s. 1	City Dairy, preferred	20	15	35	May	15	Jan.		27		38				
100	565,000	408,910	54,396	71,971	1st Oct.	q. 1 1/2	Crown Reserve	87	83	102 1/2	Oct.	85	Jan.	95	100 1/2	90 1/2	100 1/2	100 1/2	100 1/2	10	
100	15,000,000	3,000,000	6,492,648	496,234	1st July	q. 1	Dominion Coal	2.90	1.98 1/2	6.00	Oct.	2.60	Jan.	4.96	4.95	290		3.00	2.85	2.85	3328
100	15,000,000	3,000,000	6,492,648	496,234	1st Aug.	s. 3 1/2	Dominion Coal, preferred	60	37 1/2	93 1/2	Nov	43	Feb.	77	76 1/2						
100	35,000,000				1st Oct.	inst. 1	Dominion Steel and Coal Corp.	103	85	120	Nov.	96	Feb.	117 1/2	109 1/2	108	110	110	110	28	
100	20,000,000	5,000,000	13,271,500	2,414,129	1st "	q. 1 1/2	Dominion Steel, preferred	75	44	138	Nov.	69 1/2	Jan.	127 1/2	127 1/2	63	62 1/2	66	61 1/2	62 1/2	18,484
100	5,000,000	1,859,030	6,451,058	565,780	1st "	q. 1 1/2	Dominion Textile, common.	67	40	79 1/2	Sept.	57 1/2	Mar.	77 1/2	63 1/2	62 1/2	64	63	63 1/2	275	
100	5,000,000	1,859,030	6,451,058	565,780	15th "	q. 1 1/2	Dominion Textile, preferred	107 1/2	78 1/2	110	June	95	Feb.	108 1/2	108	102	99 1/2	100	100	145	
100	40,000,000	12,000,000	522,178				Lake Superior Corporation			33 1/2	May	14 1/2	Jan.								
100	2,000,000	1,500,000	1,284,308	1,000,000	1st Sept.	q. 2	Lake of Woods Milling	110	103	123	Sept.	97 1/2	Jan.	131	130	129		129	128	128	155
100	2,100,000	1,500,000	1,284,308	1,000,000	1st "	q. 1 1/2	La Rose Cons. Mines Co.	110	103	123	Sept.	97 1/2	Jan.	131	130	129		129	128	128	155
5	7,488,145		421,482	527,783	20th Oct.	q. 2	Laurentide, common.	7.12 1/2	6.25	8.47	Aug.	4.20	Nov.	4.00	3.85	3.99	3.78	3.87	3.87	1430	31
100	1,600,000		978,986	527,783	1st "	q. 2	Laurentide, preferred	112 1/2	93	130	Sept.	112	Jan.		150	145	148	146	146	775	
100		1,200,000			1st "	q. 1 1/2	Maple Leaf Milling, common.	116	101 1/2	131 1/2	Dec.	112 1/2	Jan.	126 1/2							
100	2,500,000	2,500,000			18th Oct.	s. 3 1/2	Maple Leaf Milling, preferred									54 1/2	55 1/2	54	54	99	
100	2,500,000	2,500,000			8th July	s. 3	Montreal Steel	83 1/2	57	105	Dec.	68	April	90	88 1/2	99	97 1/2	99	97	98	788
105	700,000	800,000		393,596	8th "	q. 1	Nipissing Mines Co.	105	92	117	Dec.	104	April		115		118	118	118	118	10
5	6,000,000		935,167	20th Oct.	q. 5 1/2	2 1/2	Nova Scotia Steel, common.	123	62	12.91	Sept.	9.25	Feb.		12.60	11.05	11.00	10.95	11.00	390	
100	6,000,000	1,030,000	4,960,000	336,807	15th "	q. 1 1/2	Ogilvie Flour	62	41 1/2	87 1/2	Nov.	54 1/2	Mar.	72 1/2	72 1/2	84 1/2	84 1/2	84	84	425	
100	2,500,000	2,000,000	1,750,000	723,317	1st "	q. 2	Penmans, Limited, common.	115	102 1/2	122 1/2	Dec.	112	Mar.	126 1/2	126 1/2	127 1/2	127 1/2	127 1/2	127 1/2	125	
100	2,500,000	2,000,000	1,750,000	723,317	1st Sept.	q. 1	Penmans, Limited, preferred	130	114	128	Sept.	118 1/2	Mar.								
100	2,150,600	1,075,000	2,000,000	602,005	15th Aug.	q. 1 1/2	William A. Rogers, Ltd., common.	50	29 1/2	66	July	42	Feb.	56 1/2	56		58 1/2	60	59	60 1/2	32
100	2,150,600	1,075,000	2,000,000	602,005	1st Aug.	q. 1 1/2	William A. Rogers, Ltd., preferred	85	72 1/2	93 1/2	May	84	Oct.	89 1/2		90	85	85 1/2	84 1/2	85	350
100	937,500	900,000		685,690	1st Oct.	q. 2 1/2	Shredded Wheat, common.			152	Dec.	101	Mar.	134	130 1/2	190 1/2	195	195	195	25	
100	937,500	900,000		685,690	1st "	q. 1 1/2	Shredded Wheat, preferred			111	May	97	Mar.	108		106		104 1/2	104 1/2	104 1/2	10
100	8,750,000	1,250,000		656,950	1st "	q. 1 1/2	Tretheway Cobalt Mine	32	30	43 1/2	Dec.	29	April	37 1/2	37	45 1/2	46	44 1/2	46	190	
100	8,750,000	1,250,000		656,950	1st "	q. 1 1/2		99	94	97	Jan.	97 1/2	Jan.								
100	1,000,000			91,303	15th "	q. 1 1/2		180	47	164	Feb.	129	June	1.48	1.37	1.35	1.36	1.20	1.35 1/2	7800	



THE GOLF CHAMPIONSHIPS.
The leading women players at the recent golf tournament in this city. From left to right they are: Miss Thompson, former Canadian champion; Miss Campbell, the English champion, who also won the Canadian championship; Miss Dick, who played in the semi-finals; and Miss Henry-Anderson, the runner-up against Miss Campbell.

The Life of the Hindu Woman

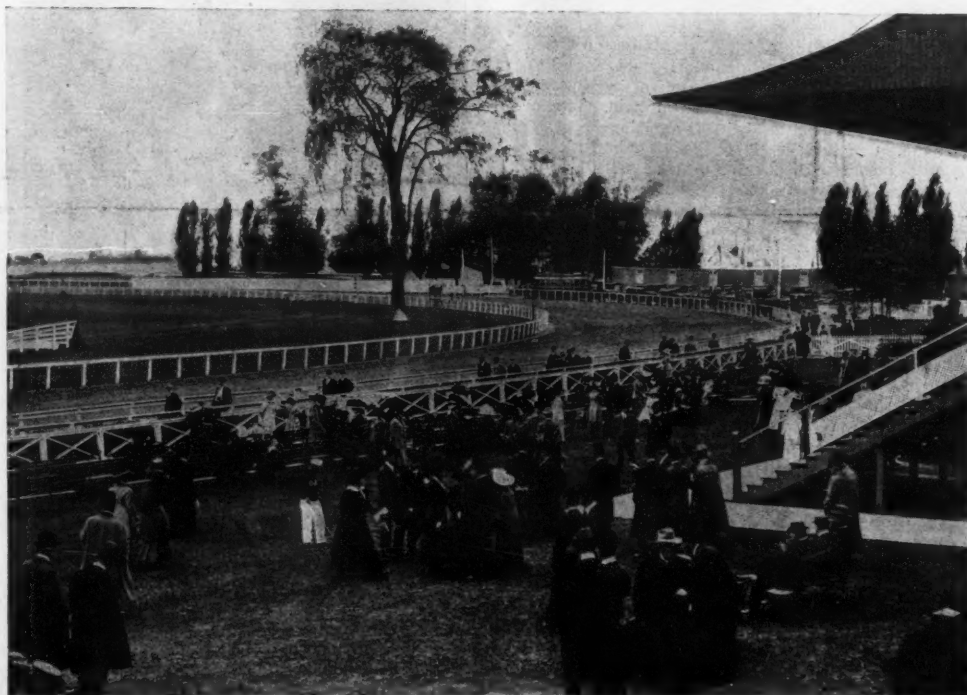
Industrious and Simple Minded,
but Not Oppressed

AN anonymous writer, who intimates that he is an Anglo-Indian official of long residence in India, writes a most interesting article on "The Silent India" in a recent issue of Blackwood's Magazine. Incidentally he gives an account of the household of Heera Singh as typical of millions of Hindu families of the agrarian type. After dealing with the man himself and his sons, the writer continues:

Heera Singh has a wife much younger than himself, who, however, sees nothing in the disparity of age, since it is so common in the country. She has more liberty than her sisters in the towns, but has practically never left the vicinity of the village, nor desired to do so, since she was brought with great banging of tom-toms and flaring of torches to her husband's house a long while ago. She had been betrothed as a child, but was not brought to him until after childhood had passed. Once a year, it is true, she has an outing, anxiously looked forward to, albeit with some timidity, when she goes with her husband and relations in a happy, merry party to wash their sins away in the Holy River, and see the wonderful gathering of pilgrims at sacred Hardwar. They are carriage-folk, and own a great canopied cart drawn by two fine milk-white bullocks, with blue beads round their necks, in which she goes in state to local festivities, and to see her relations, or to occasionally visit, closely-veiled, the village where the weekly market is held, some five miles away, where pins and needles, thread and tape, oval mirrors folding into tin cases, stockings and muffers with fearful and wonderful stripes, and a great deal of other cheap rubbish produced in Manchester and Birmingham, can be purchased. She is not devoid of vanity, and the skirt she wears, and the shawl or "chudder" with which she carefully covers her head and face on such occasions, are of the best material from Rampore and Dacca, and elaborately embroidered. Heera Singh himself is rarely seen in gala dress; when he is, he appears with a voluminous white "puggi" on his head, a long purple coat of a strange cut ornamented with gold filagree, and his legs and feet adorned with thick white stockings, far too large for him, and projecting some inches beyond his toes. How he gets them into the red leather shoes with the green patches on the turned-up points, is a mystery.

Poor Lukshmi, it must be conceded, is not enlightened. She regards higher education with misgivings, as calculated to disturb religious beliefs and engender contempt for parents; she views an owl with horror; makes obeisance to the god of fire when she lights the lamps at night; and has conscientious objections to vaccination, as an operation likely to offend the goddess connected with the

appearance of smallpox. She has three little children, besides the grown-up ones; there have been others between, but two, fortunately daughters, were swept away when cholera last visited the village, and one, a little boy, unhappily passed away from some unknown malady most probably caused by a stroke of the Evil Eye. She has help, but there are numerous domestic duties which she sees to herself: the care of the young ones, the cooking of the food, the mending of the clothes, etc. Then the idol must be kept cool by libations of water, probably brought back in bottles on the occasion of the last visit



THE FALL MEET AT WOODBINE.
A view of part of the members' lawn on one of the early days of the meet. The attendance was somewhat small, owing to the unfavorable weather.

to Hardwar; there are the daily devotions, and the consultations with the priest as to auspicious days for the performance of certain rites and duties; the visits to festivals and relatives, etc., etc. Lukshmi's life is not dull from her point of view, and she is quite content with her position, though she cannot read or sign her name to save her life. She hears of the doings of her European sisters with no envy, but some surprise, but then, as she and her husband pleasantly agree, "all sahibs are more or less mad."

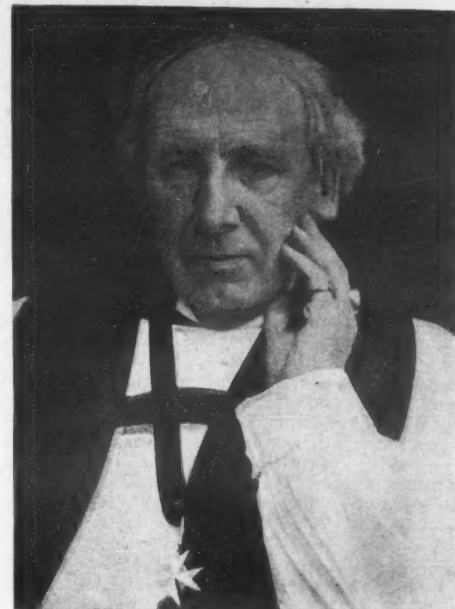
Much ignorant nonsense is spoken and written about the miserable and degraded position of woman in India. She holds the same power and influence which women, as women, exercise all the world over. Such statements are (as Mark Twain says regarding the report of his death) "much exaggerated."

Heera Singh himself can only just read and write sufficiently in the vernacular to keep a check on the machinations of Ruttun Lal the trader, and to carry on a limited correspondence with his acquaintances on scraps of thin brown country paper, weirdly addressed, and incapable of comprehension by any but the local native postman; but he knows his own business very well. His time is spent almost entirely in the fields, and his system of cropping is arranged to suit the rainfall, which, in Upper India, in normal years, is plentiful between the end of June and the middle of October, with a lighter fall in the cold weather about Christmas. The summer crop constitutes the "khareef," and the winter the "rabi." January and February are largely occupied in irrigating the "rabi" crop, which will be harvested in March and April. This is a busy time—water is either obtained from wells, or is lifted from lakes in baskets by two or four men, who swing the receptacle with ropes into the water, and then empty it at the higher level into the channel by which it is meant to flow into the fields. It is very hard work, and the method cannot be employed when the lift is more than a few feet. Harvesting is very differently carried out to what it is in England. The crop being cut with the sickle, is carried at once to the threshing-floor, a well beaten-down piece of land in the fields, where the grain is trodden out by cattle as it was in the days of the

Israelites, and the winnowing is performed by letting the grain fall from a height on a windy day, when the husks are blown away as the kernels fall to the ground.

There are probably not more than forty or fifty huts in the village—built of mud and thatched with grass, and nearly all consisting of one room scantily furnished, though sometimes there is an enclosed space in front or behind, in which domestic duties are performed and articles stored, and which affords more seclusion to the women of the household. If the occupant possesses a bullock or bullocks, they are tied up in this enclosure—being fed out of earthenware vessels embedded in raised mounds of earth. The vicinity of the dwelling is far from what the sanitarian approves of, for the general rubbish and sweepings are piled up here for fear of theft, before their removal for use as manure in the fields, but the interior of the hut is usually scrupulously clean, despite the fact that it is regularly daubed over with a mixture of mud and water and a little cow-dung. This last is carefully kept for use as fuel, and usually decorates the external walls of the dwelling in patches stuck on to dry in the sun. Land-owners, it is true, will often allow the villagers to cut a little wood from their "dhak" jungles, as it is of little use for other purposes, so it is known as "the poor man's tree"; and curiously enough the author found in South Africa that a somewhat similar tree was known as "the Kaffir tree," for apparently very much the same reason. On one side of the village is the pond—an unsightly excavation, holding stagnant water and affording an excellent breeding ground for mosquitoes—in which pigs wallow and from which the cattle drink. Its presence is inevitable, since it has been caused by the removal of the earth for the purpose of building and repairing the huts—landlords naturally objecting to their fields being so utilized. Then there are the village wells—some for high caste and some for low caste people—where the women gather to draw water for drinking and other purposes, and to discuss in endless and noisy conversation the doings of their neighbors, etc.; while close by is the council-tree of the community, surrounded by a raised earth platform, where the village elders sit and smoke and talk far into the warm night.

Heera Singh's house is the only two-storied residence in Muddunpore, and it also possesses the crowning glory of a tiled roof. It is quadrangular in shape, with a courtyard in the centre, in which is the little altar, with the



Photograph by Underwood & Underwood, New York.
THE RIGHT REV. JOHN WORDSWORTH, D.D., LL.D.
The Lord Bishop of Salisbury, who is at present visiting in the United States. He is a nephew of the poet Wordsworth, and the son of Bishop Christopher Wordsworth, the famous scholar.

over the ground with an animal trained to this peculiar gait. The members of the family occupy the upper rooms, while the ground floor—much of it consisting of open verandahs—is thronged with poor relations and hangers-on, who loaf about the place, do odd jobs when required, and roll themselves up in their blankets to sleep when and where they like. The local status and reputation of an Indian gentleman is largely gauged by the extent of his toleration and support of the tag-rag and bobtail which infests him; but, apart from this, the people of India are probably the most charitable in the world, and such a thing as State relief is not necessary except in famine times. Poorhouses exist in most towns, but are usually either empty, or occupied by lepers, blind folk, waifs and strays.

Life proceeds very quietly in the village, with few excitements beyond the religious festivals, the visits to the neighboring weekly market, the occasional inspection by a "sahib" connected with one or other of the State departments, or the outbreak of epidemic disease. Literature is at a discount, for few can read, and the tastes of those who can run mostly towards descriptions of the remarkable deeds and exploits of worthies in the distant past akin to the classic legend of the Great Panjandrum, or else to the counsels and wisdom of religious sages. Politics, art, science, and the doings of the outside world interest them but little, and the stray vernacular newspaper with its editor's views as to proper government, which occasionally reaches the village, is perused and discussed in some bewilderment. Of crime there is very little—the circumstances of all are so well known that theft is almost certain of detection; female frailty is attended with more deterrent consequences than the divorce court; and outbreaks of violence between individuals are few and far between. The village council settles very many disputes, and ostracism from the caste is a terrible penalty. Heera Singh, as headman, has a good reputation for maintaining order in his village—the little unpleasantness about the landmark between him and a neighboring landowner, which happened about the time that the latter was found clubbed to death in his field, is well nigh forgotten, though it might have gone hard with him had not Paiga the watchman and another villager fortunately chanced to observe the accused man stretched unconscious on a bed of sickness some twenty miles away, at the exact time of the murder.

Life being what it is, there is of course a dark side to the picture which has been drawn. There are times when cholera stalks through the little settlement, taking its victims from all indiscriminately: the strong bread-winners, the infants, and the old and feeble. Plague has of late years exacted its human toll; malaria, that curse of India, is an ever-threatening foe; and now and again famine holds the people in its fell grip. But the peasant bows his head, imbued with a spirit of resignation which is a merciful gift to its possessor, and presently the clouds roll by and the sun shines once more.



THE TRUE ECONOMY.
John Bull (on the Territorial): "Fine service, what? Pity they're short of men!"
F. M. Punch: "Yes, my friend, and if you want your voluntary system to go on you'll have to put your hands a bit deeper into your pockets. You'll find it cheaper in the end."
—Punch.



THE FALL MEET AT WOODBINE.
A scene in the paddock, showing Sager, the winner of the Autumn Cup.

LADY GAY'S PAGE

If ever "The Whip" should come to this country, I will echo the remark of a friend, "Be sure and see it." That remark sent us two hurrying off to old Drury Lane one night in August, so as to be in time for the play which has taken the fancy and the shillings of half London for months. From first to last—from early evening to half-past bed-time, for it is a very long presentation—the miracle of stage craft and good acting makes a jest of time, and sends one hungry and well amused to supper in one of the big hotels or restaurants. To tell of what is done with scenery in "The Whip" would take an hour. In the first act, there is an inroad of huntsmen and horses and hounds, the latter being corralled and fed in a yard on one side of the stage, while the play is unfolded, and presently in rush the otter, the dogs and the other hunters, men and maids, and the quarry goes to earth or rather water in a real splashing rocky stream. Later on a motor comes careering to grief in a ditch, and the occupant is hauled from under it in a horribly realistic condition of injuries. That's not bad for one scene, is it? In another scene, there is a railroad junction, a train at night, with guard and passengers goes by, a box car with "The Whip" and his jockey is uncoupled and left to be picked up by another train, the villain removes the red light, and the audience, knowing the horse is within, has the delightful assurance on the play-bill of a most realistic collision. The rescuers of the racehorse chase the train in a motor, and the "leading lady" comes scrambling down a briary hillside to the track with her assistants and gets the horse and jockey out just before the express dashes on the stage and knocks the box-car into smithereens. Beside the casualty scenes, there is a lovely time in the Chamber of Horrors at Madame Tussaud's, and a wonderful old lady pickpocket, who does some agile work at her calling, and a hunt breakfast in a splendid baronial hall, and a dinky bachelors' flat in London, and a horse show (from behind the scenes) and a race with one most exciting prelude and a grand finish, and if that isn't enough of stage-craft for one popular play I'd like to know what more one could suggest? As I said before, if it ever comes, don't miss it!

When one comes home from a good vacation, there is certain pleasure in turning over the flotsam and jetsam one has accumulated while away, the pictures and scraps of china, the trifle of mosaic from Petersburg, the tiny bit of Copenhagen ware, the hood from Stockholm, and the silver jewelry from Kristiania. There is also a bundle of hotel bills, useful for future reference, and a little pile of visiting cards with delightful memories. The charming Boston woman, so well-dressed and handsome and pleasant mannered, who rushed through a gallery of good and bad art, to find pictures by Zorn, and bewailed her lack of success, while oblivious to any others. That she afterwards found her pictures in quite another city has always seemed to me proof of the mental damage one must suffer by reason of travelling too far and too fast. There is a long foreign card, with a long foreign name, belonging to a long foreign railroad man, which I smile to come across. Though why I should smile isn't clear, since he was railroading us when the only disappointment and mishap of the holiday occurred. It was very bad, two stalwart men lying under a thousand tons of mountain, eleven others confused and concussed and fractured in more than eleven different ways, the result of a violent wind storm and of lightning and torrents of rain out in the mountain passes of beautiful Norway. I don't like to think about it, but I do like to think of that conductor, the handsomest, most patient and good tempered man we saw for weeks, with frantic conditions and furious tourists, and hospital nurses and weeping women and stupid peasants and some few sympathising souls thronging about him as he passed to and fro, in the chaos of interrupted travel. He did look a bit weary after ten hours of it, but he still smiled upon us, and spoke comforting words, and didn't listen to angry remarks, made as if he and the road arranged the lightning and the landslide simply to be annoying. And we were so hungry, so thirsty, so awfully tired sitting in our carriages, while he, equally tired, was telegraphing, despatching our engine for nurses, and sending country folk for provisions and milk, with the same gentle patience and the same kind voice and smile. By and by, the fretful tourists began to realize him, and as he passed, women would say, "How nice he is!" "How handsome he is!" and men would go out and shamefacedly



LADY WARWICK.
A sister of the Duchess of Sutherland, who is noted for her beauty and her interest in Socialism.

or cheerily offer help if he needed it. And always he had a pleasant word of thanks and encouragement to the lot of us, baulked of our best shore fjords and mountain climbs, and upset in our nerves by the nearness of death, under that huge pile of rock! Because I didn't scold or bother or indeed do anything but tell him he was a wonder, he brought me from his sanctum an exquisite bouquet of roses and mignonette, and I was absurdly proud of the acknowledgment. He finally took us all back whence we had so gaily started in the very early morning, and as we bade him goodbye at midnight, he was still kind and thoughtful for our welfare. "Ole" was what we called him, for his other name was beyond our manipulation, and he laughed when the prima-donna shouted "Ole—do come here!" or when the papa of the beauty of the party said: "Oh, Ole! Hallo—how long are you going to keep us starving and baking here?" Confessing that he was tired of telling people he didn't know, we instructed him to reply, "You can search me," as a relief, and he assimilated those four words of English greedily, and unloaded them on the first opportunity with his sweetest smile upon the most aristocratic and touchy lady on the train. Whereupon, unholy glee seized the rest of us, at her indignant remark: "Conductor, I'll thank you not to talk vile American slang to me!" and at his pleasant rejoinder, "Yas, madam!" Ole was a treat, and here's to his handsome face!

Then, there is papa's card, recalling the beauty. He and she came from Turnbridge Wells, by the way, and she had every man's head turned as she strolled up and down beside the stalled train, and ate wild strawberries out of a sardine box. When the conductor arrived out with his bouquet, we all saw it going to the beauty (but it didn't). It seemed, however, as if she should have had it, just as people gave her a shady place, and the wild strawberries, and the only glass for a drink, and considered themselves still her debtors, for the joy of having been allowed to look at her. In that company of tourist folk, there were several fairly handsome women, the prima donna was most attractive, but no one looked at them, only at the lovely girl aforesaid.

During that long day of stress and starvation and sunshine, some of us went foraging, and I could laugh to-day at the result of our demands upon one worthy Norwegian farm-wife and her daughter and servant maid. The three of them behind a table slicing and buttering bread, slipping in the bit of sausage or beef and handing the sandwich, sans ceremonie of plate or dish, to each in turn as it was ready. And we six starving souls, with a bottle of milk or beer in one hand and a sandwich in the other steadily filling up aching voids in deep silence and content. And those three women steadily working, with breathless haste to keep us all busy. It was too funny for words, and we laughed when we had time!

Ever since I came back, I have been dimly conscious of something that lacked in this summer's holiday, and I have remembered that it was the music I did not hear. Not a single bit of music, but here and there a more or less tiresome band in a restaurant has given me something to enjoy in memory. Someone once tried to play for me on a hotel piano, but as the someone not only plays but writes his music, it was too great a desecration. The piano sometimes said "plunk" instead of the note one wanted, which is maddening during one's own inspired effort. Heretofore, I have often managed to hear something worth while. I wonder if those northern countries are shy on harmony?

In the picture gallery at Petersburg is a fearsome painting. It has haunted me for weeks. It is of a lonely road, across which lies stretched the body of a Russian, in his high boots and white shirt and loose bloomers and a little blue waistcoat and round fur turban. His arms are stretched wide as he lies on his back, and crouching at his head, with a paw on each of the spread arms, is a thin huge tiger. The beast has raised its head to snarl at the most suggestive and repulsive semi-circle of birds of prey, grouped at a short distance from the booted feet of the dead Russian. The snarling jaws are red, and although the man lies apparently unmangled, one knows—ah, it is truly horrible. I am telling you about it to get it out of my dreams!

I have said that Russia is a cowed nation. As the senator truly said in "The Nigger" last week, knocking off the shackles only begins to free the slaves. The real freedom isn't yet come. Freeing the serfs on y began to free Russia, and it doesn't look as if any further work has been done. One cannot get justice unless one can pay, one cannot get promotion without money, one is of no consequence, unless one is rich, say the cowed people. Let me tell you a little story I was told in Russia. A servant maid in a big house was accused of having stolen some jewels. She was a girl from the provinces, alone in Petersburg, and no one listened to her protestations of innocence. She was tried, condemned and shipped to some weird prison—I have forgotten if it was Siberia or not. After three months, an older servant, being very ill, confessed that she was really the thief, and that the girl in prison was absolutely innocent. People interested themselves, and took her declaration, which they presented to the judge who had sent the innocent girl to prison. They awaited his pleasure, then they asked for relief, but the answer was sent that "the case could not be reopened." In vain the girl's mother and brothers came from the country and begged and pleaded. They were quite poor, no one listened to them. Then, some good person sent a hundred roubles to the judge and he sat up and took notice. But, unfortunately, the girl had killed herself a few days before her release arrived. There are worse things than death for a young girl in a Russian prison, and she preferred the great lunge. The only comment made to me upon this story was that it did seem too bad those fifty dollars didn't reach the judge a little sooner. No wonder that great multitude of poor people in Russia looks cowed. And, by the way, I see by the telegraphic reports that the manufacture of yellow coffins is still a busy industry in that sad and sombre land. One realizes the yellow coffins too thoroughly!

Tales of the Street

By PINCE-NEZ

THE city clock was striking eight, the city was in the gentle bustle of a summer evening when the world and his wife were taking their way to the opening of the various theatres, after the summer housecleaning and renovating, when people were getting home from picnics which felt the autumn in the air, and preferred house-room to moonlight in the open, when those lacking amusement and engagement were strolling aimlessly about the streets, or turning in at the bar-room doors, for lack of any other bright and pleasant place. Not that there was great pleasure behind those doors, but there was a word to be passed in friendly tone, a glass to be clinked, that touch of humanity, the lack of which makes life a void, and the quest of which sends many a lonesome man through those doors. Down the street came a little group—three women and three men—one of the latter wheeling a queer looking perambulator, which didn't seem just the usual baby refuge. The group paused before the brightly lighted saloon, and the men went at the perambulator in an amazing manner, turning it inside out, so to speak, prodding and shaking and hammering it, until it turned into a tiny portable organ, which they supplemented with a camp stool, upon which one of the women took her seat. It was all very quickly accomplished, and an idler or two paused to see what followed. Some one gave out a well-known hymn and read the first verse thereof, and the lady on the campstool evoked a tiny chord from the tiny organ to start the tune. In the dusty street the old words struggled with the toot of a motor, the rattle of a baggage transfer wagon, the snort and throb of a motor cycle, and the uproar of six little Arabs at play. Here and there they triumphed, and one heard sacred names and pious aspirations swelling up in the dust-mist we call air. Then, as the last cadence thinned into silence, a man stepped toward the idlers on the curb and hat in hand spoke of his conversion and his former sins. The idlers faded away, some around the corner, some into the saloon, but the six little Arabs took up seats on the curb and listened wisely and well. It may be they didn't understand English, but the spectacle of a man making more noise than had caused drunken Paddy to be taken in hand by a policeman, while that same



Photograph by Underwood & Underwood, New York.
MRS. JOHN D. ROCKEFELLER, SR.,
Who is lying seriously ill at her home at Cleveland, Ohio.

policeman now yawned behind his hand on the far corner, may have interested their small minds. When the man became hoarse by reason of much motor dust, and not knowing how to modulate his tones, the organ tooted again, and a woman stood forth and sang. Her voice rose clear and sweet, and a steady bum ricocheted across the road at the second line, a man and woman newly emigrated paused to listen, men came out from the saloon and leaned in rows against its wall, the group swelled to a score in no time, called by the sound of that woman's sweet singing. She sang verse after verse, with a refrain saying "Christ is the sunny side of life," and then she stopped and asked in a good natured, encouraging voice, "You know how it goes now; won't you all join in?" Six times she sang, with a shrill pipe from the children and a rickety hiccup from the veteran bum clinging to the telegraph pole. Then the others of her party took it up, then the emigrant couple joined in, and the song swelled into a chorus in a taking measure, "Christ is the sunny side of life." A young man on a bike rested his foot on the curb and contributed a mellow baritone, a friend of his ranged near and chimed in with a tenor, a couple of outrageous females hovered on the outskirts of the crowd and joined their raucous gin-sodden voices in the wave of sound that filled the place. Motors forebore to toot and delivery vans ranged themselves along the pavement. It was great to hear that motley crowd getting into the swing of the melody and telling a pretty dark side that "Christ was the sunny side of life!" and to hear above the medley of voices the notes of that girl, swelling proudly and encouragingly, like some cheery good angel, of whom sunshine seemed a vital part!

THE awning was stretched from the curb to the church door, and ranged upon the sidewalk were fourteen baby-carriages, one hundred women and girls, and two big policemen. "Kape back, there," said these latter, at intervals, and the baby-carriages retreated six inches obediently, but the girls and women only smiled. They didn't expect mere men in helmets to comprehend the situation, which didn't admit of "kaping back." The bride wasn't known to any of them; it was the red awning and that feminine instinct which impels the sex to stand for endless intervals of time to hear a cry of "Here she comes," and catch a glimpse of a white satin shoe, a film of tulle, and receive a policeman's elbow in the solar plexus or some equally inconsiderate neighborhood. The bridegroom was, however, known to two of them, both girls, who had come with elaborate carelessness up the street, and managed to station themselves against the pole on the left side of the awning. They were not a nice pair of girls, though they had hobbie skirts and velvet turbans and Dutch frills about their necks. One of them, thin, dark, sinewy and hard-faced, held the other



Copyright, Underwood & Underwood, New York.
LATEST PHOTOGRAPH OF COUNT TOLSTOI
AND HIS WIFE.
The Count celebrated his eighty-second birthday on
Saturday, September 10th, 1910.

by the arm, and whispered to her in thick undertones that were not easily overheard. When the other girls and women crowded her she shot a baleful, backward look at them, and they, who smiled at a policeman's dictum, shrank back a little from her, and studied her back with indignant scorn. The things passing through their minds were things prudence forbade them to formulate in words. Now and then the girl whose arm she held gave a convulsive shudder, and she whispered to her quickly, causing the eyes of the trembler to harden and her breath to come quick. What she said was something like this: "I wish it was my grudge; I'd show them all that Hannah Flanagan don't get trod on easy!" The other girl shivered a little and said: "I'll never be able, Hannah, when I see him, I'll never be able!" "Well, we'd better get on our way then!" growled Hannah. "Wot's the use o' stickin' here if there's nothin' doin'?" "Oh, wait a little longer. Here's a carriage!" and an open victoria drove up to the awning with two fine looking young men in it. They were immaculately gotten up, with bunches of lily of the valley in the lapels of their trim frock coats, and white gloves on their hands. The trembling girl shrank back. "I don't know them," she whispered. "Them is the ushers, I guess," said the other. "Here comes the other two, the paper said there'd be four ushers, you know." People began to arrive by twos and threes, in motors and broughams, and the crowd commented upon them frankly, after the manner of the pavement. The two girls waited for fifteen minutes before the hard-faced one said, with a laugh to match her face: "Don't seem as if the bridegroom was very keen on his date!" One of those women who had shrank from the girls remarked in a high key of scorn: "Some folks is awful funny; the bridegroom went in by the side door more'n quarter of an hour back. Guess those as cum to see him might go on their way and not block us from seein' the bride." There was a little scuffle at the awning post—a policeman had turned and put his arm out—not to check, but to support a woman who swayed out into the street. As she fell forward, there dropped from her hand a vial, over which the wheels of a brougham passed, and the policeman, bending to open the carriage door, caught an acrid smell that made him tighten his other arm about the girl he supported. He gave her into the care of her companion with a deep and meaning word: "Get—both of you—I'm on!" and the hard-faced girl, her eyes upon the broken vial, hauled her companion into a recess of the old church, whence they presently emerged slowly and went their way. There was scarcely a head turned, for just then the bride's carriage, brave with prancing horses and white rosettes and whip ribbons drew up at the curb. And from the church pealed the welcoming notes of the organ, as the bride, radiant, young, and glowing with happiness floated up the path. "Ain't she lovely!" "Och—God be good to her!" cried a warm-hearted scrub lady passing by. The big policeman pushed her out of the way, and cast another glance at the fragments of glass in the road. "Maybe He will, maybe He won't," said he sententiously. "I guess she'll have to chance it like the rest of us." And far up the street trailed a hard-faced jibing girl and a broken and trembling one, who wept at the jibes and clung to the arm of that other, her bad angel!



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Your violin! Ah me!
'Twas fashioned o'er the sea
In storied Italy—
What matters where?
It is its voice that sways
And thrills me as it plays
The tunes of other days—
The days that were.

Then let your magic bow
Glide lightly to and fro—
I close my eyes, and so,
In vast content,
I kiss my hand to you,
And to the tunes we knew
Of old, as well as to
Your instrument.

Poured out of some dim dream
Of lulling sounds that seem
Like ripples of a stream
Twanged lightly by
The slender, tender hands
Of weeping willow wands
That droop where gleaming sands
And pebbles lie.

A melody that swoons
In all the truant tunes
Long, lazy afternoons
Lure from the breeze,
When woodland boughs are stirred,
And moaning doves are heard,
And laughter afterward
Beneath the trees.

Through all the chorusing
I hear on leaves of Spring
The drip and pattering
Of April skies,
With echoes faint and sweet,
Of baby angel feet
Might make along a street
of Paradise.

—James Whitcomb Riley.

To a Sea Bird.

Sauntering hither on listless wings,
Careless vagabond of the sea,
Little thou heedest the surf that sings,
The bar that thunders, the shale that rings—
Give me to keep thy company.

Little thou hast, old friend, that's new;
Storms and wrecks are old things to thee;
Sick am I of these changes, too;
Little to care for, little to rue—
I on the shore, and thou on the sea.

All of thy wanderings, far and near,
Bring thee at last to shore and me;
All of my journeyings end them here:
This our tether must be our cheer—
I on the shore, and thou on the sea.

Lazily rocking on ocean's breast,
Something in common, old friend, have we;
Thou on the shingle seekest thy nest,
I to the waters look for rest—
I on the shore, and thou on the sea.

—Francis Bret Harte.

A Death Song.

Lay me down beneath de willers in de grass,
Whah de branch'll go a-singin' as it pass;
An' w'en I's a layin' low,
I kin hyeah it as it go,
Singin', "Sleen, my honey; tek yo' res' at las'."

Lay me nigh to whah hit meks a little pool,
An' de watah stan's so quiet lak an' cool,
Whah de little birds in spring
Ust to come an' drink an' sing,
An' de chillen waded on dey way to school.

Let me settle w'en my shouldahs draps dey load
Nigh enough to hyeah de noises in de road;
Fu' I tink de las' long res'
Gwine to soothe my spirit bes'
Ef I's layin' 'mong de tings I's allus knowed.

Paul Laurence Dunbar.



THE TYRANNY OF FASHION AND ITS TERRORS.
If the threatened revival of the crinoline comes to pass
more men, forced off the sidewalk and the street, may
have to take to the air.—The Montreal Witness.

Queen Mary's Household.

THE ladies of Queen Mary's household are divided into
four classes. First comes the mistress of the robes,
then ladies of the bed-chamber, usually styled ladies-in-
waiting, women of the bed-chamber, and maids of honor.
Queen Victoria as a reigning Sovereign had eight ladies
of each class in her household.

The number retained by a queen-consort, however,
varies according to her pleasure and convenience. Queen
Mary has at present in her service only one lady-in-wait-
ing, three extra ladies-in-waiting, and four women of the
bed-chamber. Maids of honor had not been appointed at
the time of writing.

The office of mistress of the robes to a queen regnant
is a political one and changes with the government; but
that of a queen consort is in her own gift, and may be
held for an indefinite period. The mistress of the robes
must always be a duchess, where in case of a queen-
consort a widowed duchess may be appointed if more
convenient.

The duties of a mistress of the robes are limited to
state occasions. This high official is in the royal suite
at courts, palace balls, and at the meeting of Parliament.
At such times she stands behind the queen, and she walks
behind her royal mistress in any state procession. Also
when a procession drives through the streets the carriage
in which she is seated follows next after the state car-
riage of the sovereigns.

Her duties are many at the time of a coronation, and
during the ceremony she is in close attention on her royal
lady. When their majesties are in London a mistress
of the robes resides in her own house, and is conveyed
to and from the scene of her duties in one of the royal
carriages. But if the court is at Windsor she remains
under the roof of Windsor Castle.

The Duchess of Devonshire, who has been chosen to
fill this high post, is the eldest daughter of Lord and Lady



THE LATEST PHOTOGRAPH OF MISS MARY GARDEN,
Who recently has been appearing in New York, Paris,
and Brussels, and who will be one of the great attrac-
tions of the Beecham opera season at Drury Lane next
year. Miss Garden is perhaps one of the most original
and popular operatic artists in the world.

Lansdowne. She is tall and fair, and dignified, fond of
home life, and a devoted mother to her seven children.
She has the grand manner and will, no doubt, be one of
our leading hostesses; but on account of mourning Devon-
shire House has not as yet under her reign been the
scene of any society entertainments.

A lady of the bed-chamber to either a queen regnant
or a queen consort must be a peeress. Her "wait" varies
from three weeks to a month, according to the queen's
convenience. And whether she is at her own home in
London or staying at Windsor Castle, she must always
hold herself in readiness and consider her time as entire-
ly at her royal lady's disposal. She would be in attend-
ance on the queen at balls, dinners, weddings, or any
other formal entertainment, and, of course, at all state
ceremonials.

Extra ladies of the bed-chamber are appointed accord-
ing to the royal pleasure, but they have no salary and
no fixed "waits" in attendance. Ladies who take office
as women of the bed-chamber must have rank, but they
need not be peeresses. Their "waits" are arranged in
the same way as those of ladies-in-waiting.

Maids of honor are usually the ladies youngest in age
in the queen's household. They must be either the daugh-
ters of viscounts or barons, or else the granddaughters of
peers. The daughters of dukes, marquises, and earls,
are of too high rank for the position.

Maids of honor do duty in couples. The time of wait-
ing is four weeks, and each maid is in attendance for that
period about three times in the course of twelve months.
When the court is in London the maids of honor reside
in their own homes, and not at Buckingham Palace; but
as in the case of the other court ladies, a royal carriage
is sent to convey them to and from the scene of action.

If a maid of honor chances to be a peer's daughter,
she, of course, bears the courtesy title of "honorable,"
but, if not, she is invested with that style and title im-
mediately after her appointment. And she bears for
life, whether single or married. And she receives a
badge of office, which takes the form of a miniature of
the Queen set in diamonds.

In everyday life this can be worn as wished, but when
its owner is in waiting it must be attached to the left
side of the bodice, and used as a decoration. And the
badge is retained for life, and not given up on marriage
or when leaving the royal service. The office of maid
of honor is highly esteemed as it gives much social status
and in the end often leads to a successful marriage.

Queen Mary has appointed Lady Shaftesbury as her
lady of the bed-chamber. Lady Shaftesbury has many
charms and graces and as Lady Grosvenor's daughter it
may be guessed that she is clever and cultured beyond
the average. She likes books and reading, is fond of
music, and when in town may often be seen at the opera
and at concerts, both public and private. She is young
and beautiful, and her face is framed in a cloud of soft
gray hair, and she has a gentle and most attractive per-
sonality. Some time ago she went to South Africa to
visit the grave of her husband, as he was, by his own
wish, buried where he fell on Diamond Hill. Lady Air-
lie is fond of flowers, and at her Scotch home has made
a garden of friendship, where every flower has been
planted by a personal friend or a visitor of distinction.
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Ladies', 13 ins. sq., 1/4 lin. hems. ...	24	42	
Ladies', 13 ins. sq., 1/8 lin. hems. ...	26	44	
Gentlemen's, 13 ins. sq., 1/2 lin. hems. ...	28	46	
Gentlemen's, 13 ins. sq., 1/4 lin. hems. ...	30	48	
Gentlemen's, 13 ins. sq., 1/8 lin. hems. ...	32	50	
Gentlemen's, 13 ins. sq., 1/16 lin. hems. ...	34	52	

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Ladies', 13 ins. sq., 1/4 and 1/8 lin. hems. ...	20	38	
Ladies', 13 ins. sq., 1/4 lin. hems. ...	22	40	
Ladies', 13 ins. sq., 1/8 lin. hems. ...	24	42	
Ladies', 13 ins. sq., 1/16 lin. hems. ...	26	44	
Gentlemen's, 13 ins. sq., 1/2 lin. hems. ...	28	46	
Gentlemen's, 13 ins. sq., 1/4 lin. hems. ...	30	48	
Gentlemen's, 13 ins. sq., 1/8 lin. hems. ...	32	50	
Gentlemen's, 13 ins. sq., 1/16 lin. hems. ...	34	52	

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Ladies', 13 ins. sq., 1/4 lin. hems. ...	22	40	
Ladies', 13 ins. sq., 1/8 lin. hems. ...	24	42	
Ladies', 13 ins. sq., 1/16 lin. hems. ...	26	44	
Gentlemen's, 13 ins. sq., 1/2 lin. hems. ...	28	46	
Gentlemen's, 13 ins. sq., 1/4 lin. hems. ...	30	48	
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	28	46	
	30	48	
	32	50	
	34	52	

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No. 735	28	No. 82	46
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No. 737	32	No. 84	50
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MR. HANNA, of the Canadian Northern, is building a fine home in Rosedale which will probably be ready for occupancy next month. He has called the residence, "Thorniebank," after the old home of his family in Scotland. Miss Mary Hanna will be one of this year's debutantes, and her coming out will be the occasion for festivities in the new home.

Mrs. Bradney has arrived from the Argentine to visit her sister, Mrs. R. A. Smith, 487 Huron street.

Mrs. Cawthra Mulock gave a luncheon on Tuesday for Mrs. Horsey and Miss Greene, and Mrs. Phippen entertained on the same evening at dinner in their honor. Mrs. Horsey and Miss Greene returned to Montreal this week.

The engagement of Mr. E. A. Monck, of New York, and Miss Bertha Marie Forlong, also of New York, is announced.

Miss Gladys Murton, of Oshawa, is in town for Race week and attended the races with Mrs. Clinch.

Miss Nora Blake, daughter of Mr. Hume Blake, will make her debut this season.

Mr. and Mrs. R. S. Williams and Mrs. Coleman are back from Europe.

Mr. and Mrs. Walshe, of The Knoll, Niagara-on-the-Lake, and Mrs. Fuller, have gone to Texas for the winter.

Mr. and Mrs. Alexander, of Bon Accord, have gone to the West Coast.

Mrs. W. D. Matthews is back from England.

Mrs. Fred. Gooch is bringing out her daughter, Augusta, at a tea this month.

Mr. and Mrs. S. G. Wilson, Dovercourt road, are spending a fortnight in New York and Atlantic City.

Mr. Gerald Staunton, who has been visiting his family and friends in Toronto, has returned to Mexico City, accompanied by his sister, Miss Anne Staunton, who is to spend the next few months with him.

Mr. Charles Sara left for Mexico City last week.

Dr. and Mrs. R. J. Reade are on a short visit to British Columbia.

Mr. Lesslie Thomson left last week for Winnipeg, where he has accepted an appointment on the staff of Manitoba University.

Dr. and Mrs. E. G. McCullough have returned to town and are settled at The Hill, 141 Farnham ave.

Dr. and Mrs. Sterling Ryerson asked a number of their friends to tea yesterday to meet Dr. Wickham, who is out from Paris on a visit to Canada. Dr. Wickham is a leader in the use and knowledge of radium as a curative agency.

Mrs. Jack Reaf (Marjorie Macfarlane) and children have arrived in town from Vancouver and are visiting Mrs. Roaf's parents in Spadina road. Mr. Roaf, who sailed from Japan last week, expects to be in Toronto early in December.

Mr. and Mrs. Harry Bourlier spent the week-end in Oakville. This locality is becoming a very popular home

for Torontonians, numbers of whom have cottages or boarding places there year after year. Its propinquity renders it particularly convenient for people with the minimum of time to spend in travelling.

Mrs. Albert Dyment will receive for the first time at "The Dale," Rosedale, next Monday afternoon.

Miss Mary O'Hara went down to the marriage of her niece in Kingston last Tuesday.

Colonel and Mrs. Williams, from India, have come to Canada to reside permanently and have been taking great interest in the polo, golf and races, which have been the sports of the past month.

The passengers on the C.P.R. liner from England this week included Professor Hutton, Professor and Mrs. Vander Smissen, Professor and Mrs. Fernow and their two sons, and Professor Ferguson, of Queen's College, Kingston.

Invitations were out at mid-week to the marriage of Miss Miriam Sweeny, daughter of the Bishop of Toronto, and Mr. Reginald Heber Edmonds. The ceremony takes place at half past two, October 12, in St. Alban's Cathedral with a reception at the See House after the marriage.

Mr. G. W. Meyer announces the engagement of his daughter, Miss Ruth Eileen Meyer, and Mr. Cameron Howard Bartlett, son of Mr. Cameron Bartlett, of Winnipeg. The marriage will take place quietly on October 12th.

Mr. and Mrs. John H. Dunlop announce the engagement of their daughter, Miss Margaret Baird Dunlop (Marjorie), to Mr. Irving Stuart Fairty, of Osgoode Hall, barrister-at-law. The marriage will take place the last week of October.

The engagement of Miss Helen Moffat, daughter of Mrs. Robert Moffat, and Mr. P. Douglas Stewart, of Montreal, is announced. Their marriage will take place on October 25th.

Mrs. T. L. Gallagher, of Montreal, and Mrs. Harry Baine, of Ottawa, are in town for their sister, Miss Squarey's wedding to Mr. Sidney Phillips, which takes place on Wednesday next. Miss Winnifred Servos arrives in town to-day to be bridesmaid at the Phillips-Squarey wedding.

Mr. Mulock is convalescing very satisfactorily and was able to attend the races this week.

Miss Dorothy Beardmore, who returned from abroad recently with her aunt, Mrs. A. A. Macdonald, is to make her debut next month.

Lady Mulock will receive next Monday afternoon.

Miss Gardner, of Scotland, was a charming visitor at the races this week, the guest of Mrs. Seagram.

Mr. and Mrs. George Colt, of Albany, N.Y., have recently settled in Toronto, at 117 Walker avenue.

Miss Em Dawe, of Newfoundland, has joined the staff of Bishop Strachan School this month.

I hear glowing accounts from some of the boys who were fortunate enough to spend their vacation camping and learning woodcraft in the Adirondacks under the direction of that ardent nature lover, Ernest Thompson Seton.

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at Our Store the Exclusive
Custom Styles Now Being
Worn by the Women of
New York's Smart Set**

REGAL SHOES FOR WOMEN

The latest shipment of Women's Regal styles has reached us, direct from the Regal factories. These Women's Regal Shoes are reproduced from advance models designed by New York and Paris custom bootmakers for the most fashionable women in society. We can sell you these dainty and charming custom styles at about one-third the custom prices. Moreover, in Regal quarter-sizes we can give you perfect custom fit. **\$4.00, \$4.50, \$5.00 and \$6.00**

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YOU, as a girl of good taste are interested in apparel that is "just a bit different" from ordinary styles—in other words, Dresses, Suits, Coats and Hats of the moment, expressive of that charming grace looked for in younger women and girls of to-day.

If you have been disappointed elsewhere we are confident that our assortment will please you.

ALICE DOVEY DRESSES,

\$20.
Fine Ladies' Cloth, all navy, with silk piping; navy with red; navy with green; for ages 14 to 20.

MIDDY DRESSES,

\$12.50 to \$20.
Two-piece French Serge, sailor collar, Maple Leaf emblem on sleeve; navy with red, black with black, shepherd plaids with black.

ONE-PIECE DRESSES,

\$15 to \$20.
Semi-Princess Serge, with Persian touches; browns, cardinal, navy and green, for girls ages 14, 16 and 18.

FALL COATS,

\$8.75 to \$13.75.

Wide Wale Serges and Cheviots, with velvet collars, novelty buttons, also with military collar and cuffs, soutache braid trimmed; shades are green, navy, cardinal and tan. For ages 12 to 18.

SMART HATS AND NEW YORK SAILORS,

\$7 to \$8.50.

DANCING FROCKS,

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Smart collection in chiffon and simple lace dresses.

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who will be pleased to assist you in your selections. Choice Roses, Mums, Valley, etc. Design work a specialty. Day and Night Phones. Send for Price List. Steamer orders carefully filled.

Madam, Does the Bread you are now getting Suit You?

Does it come up to your quality standard in nourishing and healthful elements?

We feel sure that if you once try Tomlin's Bread, you will have no difficulty in choosing the bread for your future use.

TOMLIN'S BREAD

Every loaf goes under examination before leaving the bakery. Our bakeries, ovens and wagons are scrupulously clean being inspected every morning.

Phone to-day for driver to call.

H. C. TOMLIN

MANUFACTURER

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SOMETIMES a man is satisfied with the flowers he is receiving because he has never received any better, is not sure that he can, and believes that he had better let well enough alone.

Did it ever appeal to you that you may get better flowers for the same money, or the same flowers for less money? You cannot lose anything by finding out. A trial order will convince you.

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FLORIST

123 King Street West, Toronto. 488 Spadina Avenue. Price List on application.

Lady Islington, the wife of the official life. Before her marriage to Governor-General of New Zealand, is the Hon. Sir John Dickson-Poynder, considered one of the best dressed she was Miss Anne Dundas, daughter of R. H. D. Dundas, of Glenesk.

Mesh Bags and Purses

are exceedingly fashionable this year.

Our stock contains all of the season's newest creations in plain, hand-engraved and etched designs.

German Silver, \$3.50 to \$10.00.

Gun Metal, \$5.00 to \$25.00.

Sterling Silver, \$10.00 to \$75.00.

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Diamond Merchants

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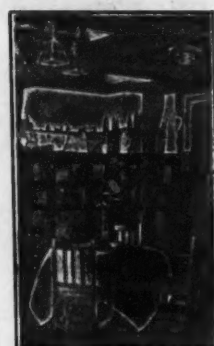
is a factor in the decorating problem as important as the

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We are equipped to serve you promptly, efficiently and reasonably.

Besides the fact that our stock of imported papers are superior in design and in coloring, this matter of workmanship is worthy of your consideration.

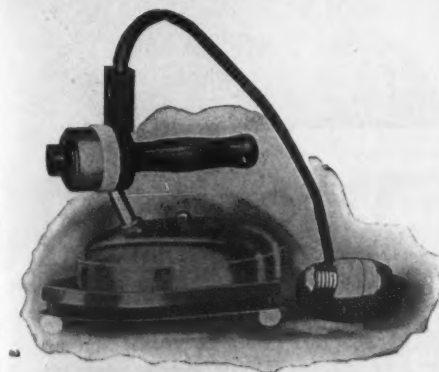
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A QUIET place to talk and smoke, meet friends, or have an after-theatre lunch. Interior is correctly and richly furnished in Old Mission style, which is alike pleasing to the eye and grateful to one's sense of the artistic. A nutritious and wholesome meal prepared by our chef completes your enjoyment. Tables reserved on request.

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ELECTRIC IRON



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MICHIE'S TEAS are regular in their superior quality and flavor

The English Breakfast Blends at 50c. lb. and 60c. lb. are favorites, but there is variety to suit all tastes.

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Social and Personal.

The opening day of the races last Saturday was favored by a steady downpour of rain, putting a quietus on the most optimistic hopes that it would clear up before noon. However, a goodly number of good sports of both sexes turned up at the popular rendezvous at the Queen's and took the private car to the Woodbine for the luncheon. The usual festive decorations had been put up in the lunch room under the grand stand, and the usual excellent luncheon was served. Everyone missed the late genial and esteemed Dr. Andrew Smith, whose recent decease also kept his family away from the races. Many words of regret were spoken for the loss of so loyal a member and lover of horses. The races were pretty damp affairs and the members' lawn impossible but somehow there was a good deal of fun, and many wild wagers were laid, the usual "tips" being all off on account of the weather. One enterprising society man lost every bet and had not even a car-fare left when the card was finished. On Monday conditions were fairly pleasant, and though cloudy, the air was mild and the turf quite dry. Among those who took it for a good day and enjoyed it were Mrs. D. W. Alexander, very trim in grey tweed mixture and neat black hat, Mrs. Seagram in pale blue, Mrs. Norman Seagram in dark blue, Mrs. Fraser in neat shepherd's plaid, Mrs. Duncan in gold-brown suit and hat, Mrs. Bristol in bright deep blue, Mrs. Frank Morgan in pink, Mrs. Sweny, the fair Irish bride, in blue, Mrs. de Leigh Wilson in a neat navy costume with high turban of black and white and figured lace veil. Mrs. Cox in a tailored ulster of fancy tweed and smart turban, Mrs. A. H. Walker, Mrs. Shirley Denison, Mrs. W. Mulock, Mrs. Hunter and Mrs. Somerville, Mrs. Plunkett Magann in a dainty short gown and prune turban, Mrs. Boone in pale blue with fawn wrap, Mrs. O. B. Sheppard, Mrs. Charles Palmer, Mrs. Bird, Miss Cruso, Mrs. Arnoldi, Mrs. Van Straubensee, Mrs. Allen Case, Mrs. Crowther, Mrs. Vankoughnet, Mrs. Victor Williams, Mrs. and Miss Evelyn Cox, Miss Forlong, Sir Edward Clouston, Messrs. Cronyn, Mr. Bogert, Major Swenv. Mr. Fraser, Mr. de Leigh Wilson, Mr. Lauder, Mr. Hendrie of Detroit, Major Hendrie, Mr. G. A. Case, Mr. Allen Case, Mr. W. Crowther, Mr. Vankoughnet, Mr. Aemilius Jarvis, Mr. Mulock, Dr. Bruce, Mr. Walker Bell, Colonel Stimson, Mr. Boyd Magee, Mr. Clifford Brown, Mr. Palmer, Mr. Livingstone, Mr. A. G. Strathy, Mr. Frank Drake, Mr. A. O. Beardmore, Captain Boone, Mr. Louis Gibson, Major Carpenter, Colonel Chadwick, Mr. George H. Gooderham.

The final day of the Ladies' Golf Tournament at the Toronto Club was of very great interest, and the struggle for the championship between Miss Henry-Anderson and Miss Dorothy Campbell was witnessed by a record "gallery," hundreds of people following their play. Friday of last week was not bright and sunny like its preceding days, but grey and serious, the links looking even prettier under the dull sky. After the players came in, Mrs. Sweny welcomed the large crowd of enthusiasts to tea, and her daughter-in-law very kindly assisted at the table. Young Mrs. Sweny has charmed all who have met her, and they very much regret that, owing to the expiration of Major Sweny's leave, he and his bride are very soon to leave for the Old Land, where he rejoins his regiment. Various pleasant entertainments have been given in their honor by Toronto friends.

The very sad loss to his family and regiment and many friends by the death of Lieutenant Roy Gzowski, youngest son of Mr. C. S. Gzowski, of Clovelly, Rosedale, saddened the close of the trip of the Queen's Own Rifles to England. Young Gzowski contracted typhoid, and his death occurred last Sunday in the hospital at Aldershot, pneumonia having set in a few days previously. Mr. John Gzowski left last week to be with his brother, but, of course, did not arrive for some days after his death. The sincerest sympathy is with his family in their bereavement.

The Misses Michie returned last week from the coast. Miss Charlo McLeod is visiting her sister, Mrs. Whipple, in Lockport, N.Y. Mrs. C. C. Baines and Miss Marguerite Baines are in Wales, very much enjoying their

What the Name "O. Normandin" means in Fur Buying

BUY your furs as you buy your diamonds.

When you are ready to buy a diamond you go to a house whose reputation is beyond suspicion; whose integrity and honesty you can implicitly rely upon. You calculate, and rightly so, that you are paying out too much money and relying too much upon the dealer's personal character to take the slightest chance. And first and last you want to be perfectly sure of the genuineness of your purchase.

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on furs has always been connected with Sterling quality and straightforward dealing. We have always believed in and consistently followed the policy of being absolutely truthful with our customers regarding our stock. To you we extend a cordial invitation to visit our splendid and artistic display of Fur and Fur-lined Garments, in Sealskin, Mink, Ermine, Chinchilla, Broadtail, Persian Lamb, Fox, Lynx, Alaska Sable, etc.; also sets and single pieces in all furs.

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visit. Miss Reid, of Melbourne, and her friend, Miss Ward, are visiting Mrs. Lambe at "Fallingbrook," Scarborough Cliffs. Both ladies are accomplished musicians and members of the Melbourne orchestra.

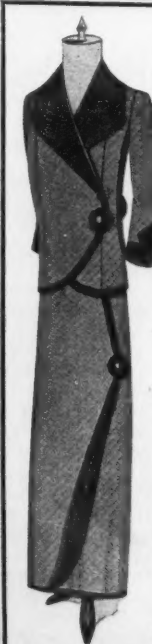
Mr. and Mrs. Cockburn are returning to town shortly from Muskoka, where they have spent the summer. They will be at the Prince George until deciding where to go for the benefit of Mrs. Cockburn's health, which is not yet restored.

Miss Eva McGregor, of Huron street, is coming out this season.



A Visit to the Dorenwend Establishment.

Having heard of the exceptionally attractive quarters of the Dorenwend Company, of Toronto, I decided to view for myself this largest of Canada's Hairdressing and Beauty Parlors at 103 and 105 Yonge street. Believe me, no disappointment was in store for me—quite the opposite. The handsome lower floor is beautifully lighted and finished but the most artistic quarters of the establishment are upstairs. The good impression starts with the stairway, which is fashioned from golden oak and turns artistically until the upper floor is reached. A decorative window on the landing was painted by a well-known Toronto artist, and is a most creditable and effective piece of work. Upstairs everything is a harmony of rich royal blue and gold. The ceiling is beautifully paneled and frescoed—each panel containing a drop light of beaten bronze, which thoroughly brightens every corner of the handsome compartments which serve as private dressing and work-rooms. Each compartment contains a shampoo basin of vitreous china and is complete to the smallest detail. The entire front portion of the floor is devoted to a sitting and rest-room. The yellow wicker furniture blends harmoniously with the yellow tinting of the ceiling, while the rich blue velvet curtains constitute an effect which need only be seen to be truly appreciated. The entire establishment is an indication of the progress and advancement of Toronto's retail merchants. This, combined with the expert service afforded, should make the Dorenwend establishment quite the most popular and efficient Hairdressing and Beauty Parlors in Canada, if not in America.



MacKay's Selection of Autumn Tweeds

are smarter and better than ever.

Our man Tailored Suits are perfection. Every customer more than pleased.

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LADIES TAILOR
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Would You Appreciate an Improvement in Your Appearance?

A VISIT TO

Dorenwend's

where the art of manufacturing becoming Hair Goods is carefully

studied would be instructive and interesting to any lady who cared.

Our Handsome Hair Dressing Parlors are acknowledged the finest in America, both as to service and appointments. We invite all particular ladies to call 'Phone M. 1551 for appointments in any branch of Beauty Culture, Hair Dressing, Manicuring, Massage. Out-of-town ladies write for our free catalogue A; it is an acquisition to any lady's dressing Table.

The Dorenwend Co. of Toronto, Ltd.
103-105 Yonge St., Toronto

Autumn Suits For Women

Never were better exponents of the smart lines and handsome, dependable fabrics, than the splendid new suits we are showing at

\$22.50

Fine—the very finest—all wool, hard finished serges, just as good for wear as for style. Coats showing every new grace of cut and charm of finish, even to satin linings. Skirts are practical editions of the

best styles—gored and pleated, some with flounces and bands, suggesting the hobble but without being exaggerated. All sizes are here, and you'll surely agree they are the finest range of suits at \$22.50 that are to be found in Canada.

M. Pullan & Sons
209 Yonge Street

Getting Ready for Winter

The time has come to get out your heavy clothing, for the winter weather. There is no need to restock your whole wardrobe because they look a bit shabby. Unless the material is actually worn out dry cleaning will make them as fresh and smart as ever, without any injury to the material.

We have been at this business for nearly thirty years and can give you satisfaction.

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The Success of Your Reception or Afternoon Tea

will depend in a great measure upon the character of the catering. Our specialty is Afternoon Teas, Wedding Receptions and general high class trade, which is done in the same careful and artistic manner that has commended our work in "The Metropolitan." Our methods have the full endorsement and co-operation of the Harry Webb Co. Let us submit prices, menus, etc.

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HIGH-CLASS CATERERS

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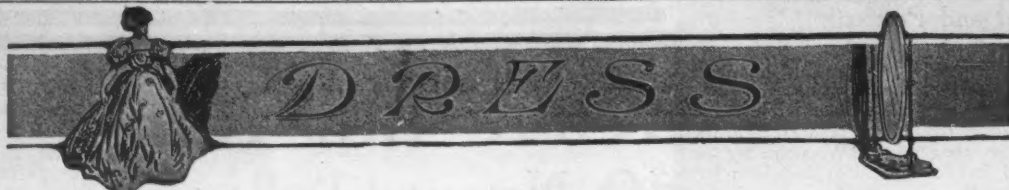
DOMESTIC SERVICE is what you get when you send your laundry to us. Such service implies care of buttons, buttonholes, and collar edges, and a clean, refined finish to your white wear. Put it up to us with a sample parcel. We'll make good. Phone Main 1580.

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Emperador

is the cherry to ask for when you want

the Sherry that surpasses all others.
Bisquit Old Very Dry
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CANADIAN AGENTS



Lapels in Fall Styles.

LAPELS are a pronounced feature, not only of coats, but of gowns. As is their wont once Fashion gives them the chance, they are running through all the oddities and exaggerations that the dressmaker and tailor can invent for them. Some lapels seen on coats fall limp over the entire fronts of the costume. For all the coat neck finishes, adjustable collars are already out in a multitude of shapes and styles. The sailor collar is of the order with its wide square back and limp fronts, which often deviates from the outlines of the real thing and takes on lapels and shawl shape. Some of the lingerie collars made for them are unusually attractive. They come from the other side in the most exquisite of French needlework with Irish or real valenciennes or cluny edges at prices which are low considering their size and the amount of labor on them. These adjustable collars are of so many shapes that it is impossible to catalogue them; but those of full-waist length and shawl or notched shape or of sailor outline are the most called for.

Quantities of black velvet are being used, not only for entire costumes, but for trimmings, and even shoes. In the last place it must be admitted that another material would be quite as attractive, and when the black velvet shoes are worn with white stockings, as they often are when the gown is white, the effect is seldom desirable.

It takes a perfect foot to wear a velvet shoe, because of its bulkiness, and when it is combined with a white stocking the difficulties are multiplied. Some of the new velvets and velveteens are lovely in the extreme. A choice imported coat and gown seen at a dressmaker's opening were made of one of the two-toned velveteens, the back of orange and the face of green. The gown was one of the extremely narrow ones, the skirt not measuring more than a yard and a half at the hem. The waist was made of green chiffon over orange to harmonize with the color scheme. The sleeves were the "renaissance" kind, which to the tutored eyes are plain kimono with a new name for variety's sake. One tries in vain so far to see in them any reason for dubbing them medieval.

The hat in the sketch is one of the latest models and one which promises to be among the favorites. It is covered with black velvet stretched plainly over the frame and is trimmed with white satin ribbon put on in a great bow at the side. Hats show no regard for the color of the suits with which they are worn. With colored costumes, black and white hats are a veritable craze, and with black costumes colored hats are the rule. A great deal of ribbon is being used for trimming, or of satin draped on in wide sash effects with huge bows. Shapes are startling when one first sees them after a summer in the wilds; but they soon take on some reasonableness, for there are many styles to choose from and many sizes. Big hats are big—bigger than ever—and small hats hug the head, covering the neck and ears and fitting closely over the hair. One sees in the fashion a relief from blowing locks on windy days. It looks as though womanhood had discovered in the automobile bonnets such becomingness that they had demanded them for all-around use.

"Hobble" Petticoats.

IT is possible that less use has been found for the starched white muslin petticoat this year than for many seasons. Whether or not the "hobble" skirt is worn by the majority or the minority, the narrow skirt that does not flare at any inch of its hem is the one that holds us in thrall.

Whatever else we disobey in the decrees of fashion, we do not let our skirts stand out. If they have fullness for any reason it must be sleeky fullness that falls in to the ankles and gives the appearance of being worn over tights.

Now, the muslin petticoat does not aid or abet a skirt to remain close to the ankles. Even if it has only enough starch in it to permit it to be ironed it holds the skirt out too much at the hem.

Women who scoffed at this idea during the first of the summer and who declared that they would continue to wear the white petticoat because it was clean and inexpensive, have changed their minds. They now wear silk or pongee ones.

It is true that there are certain extra fine petticoats made on a narrow pattern and trimmed with a scalloped ruffle of sheer muslin, which will not hold a gown out too far for fashion, but these are expensive petticoats, and the constant laundering which is necessary to keep any white petticoat clean wears them out too fast for the purse that must have its contents carefully measured.

The woman who wants a soft narrow petticoat to put on every morning for all manner of everyday duties cannot afford fine muslin petticoats; she must keep these for best if she wears them at all.

They are not appropriate under duck skirts andingham frocks and heavy crash suits. They do not fit in with these materials, and neither are they appropriate for inexpensive lawn frocks made to wear every day.



THE HOBBLE GARTER.
This is not a satire on prevailing feminine modes, but is taken from a bona fide advertisement in the Dry Goods Economist.

The soft pongee—not the coarse-grained kind for gowns—has been widely taken up for petticoats. It comes in white and all colors, washes well, wears well.

It is made into a narrow petticoat, which flares little at the seams, and is trimmed with a scant ruffle or wide tucks. The main thing is to cut it short. It should not come to the edge of the hem. It should be cut off about an inch above and cut very evenly. Quite too many women let it slope a bit at the back, and this, added to the



A WALKING DRESS.
A smart walking dress of champagne homespun. The design, which is from Vogue, shows the correct line in early autumn tailor-mades.

fact that the petticoat is apt to sag from the waist line at the back any way, brings it down in a point below the hem.

Drawing strings should not be used. They are a nuisance, and they quite prevent a petticoat from fitting as it should.

No matter how tightly they are tied, they ease up. The placket widens its space, and the gathers fall back to the hips or go to the front, or any place they should not go.

To begin with, a petticoat is always better when fastened up the front or side than at the back, but wherever the opening it should be buttoned or glove-clamped or hooked. The second method is the best of all.

China silk and messaline have come to the front as a favorite for petticoats that are to be worn under soft gowns. They are also available for white serge skirts, which a few petticoats are. Taffeta used to be chosen, but the present season does not approve of it very much because it is not soft enough to cling.

A Royal Wedding.

FARNBOROUGH CHURCH, in Surrey, is to witness a Royal wedding next month, the contracting parties being Princess Clementine of Belgium, a daughter of the late King Leopold, and Prince Victor Napoleon, the claimant to the throne of France. It is at Farnborough that the aged Empress Eugenie is spending her declining years, and it is at her special request that the wedding is to take place there, since she has always taken considerable interest in the career of Prince Victor. This marriage, however, is likely to extinguish his last shadowy chance of ever becoming King of France, since the King of the Belgians, in giving his consent to the wedding, has made it an express condition that no more Bonapartist manifestoes are to be published from Brussels, and that the Prince and Princess shall reside outside Belgium. There was some thought of coming to live in this country, but for the present they will take up their residence in Italy, where an estate, on the outskirts of Turin has recently been bought for them.

It is well known in every capital in Europe that Prince Victor Napoleon already has a morganatic wife alive, by whom he has had at least three children. He and the Princess Clementine have been secretly betrothed for something like six years, but the late King of the Belgians would never give his consent to the marriage. Owing to the Court mourning, the British Royal family will not be represented, especially as King George has not the same interest in the Bonaparte family that the late King displayed on several occasions. The ceremony will be a very modest one, and in marked contrast to the almost regal ceremony that was observed on the occasion of the Orleans wedding at Wood Norton some three years ago, when the late King of Portugal and Queen Amelie were among the several Royalties present.



A handsome set of Australian Opossum shown at Murray-Kay's. The shawl scarf is finished off with tassels. The muff is in the fashionable barrel shape.

MURRAY-KAY, LIMITED

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PURITY FLOUR

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If cocoa is your favorite beverage by all means enjoy it at its best—as made with Cowan's Perfection Cocoa. The acme of purity, richness and flavor.

THE COWAN CO. Limited, TORONTO. 124



COUPON FOR SAMPLE
Cut this coupon out and enclose with your name and address and six cents postage to
PHILO-HAY SPECIALTIES CO.
Newark, N. J.

The Outdoor Girl

Whose fad is motoring, boating, golfing or tennis, knows that she must reckon with a sun-burned, tanned, or frunked skin after a day's sport.

Hay's Lily White Toilet Cream

is an effective protection to the most sensitive skin. It is quickly absorbed, LEAVES NO SHINY EFFECT, and may be applied before going out without fear of soiling gloves or veil. A soothing, healing, granuleless emollient, made from ingredients guaranteed absolutely pure and harmless. Relieves sunburn and irritation caused by friction of wind and dust. Its use leaves the skin clear, fresh and wholesome.

Take a tube with you on your outing trips.

JARS, 60c. TUBES, 25c.

PHILO-HAY SPECIALTIES CO.

For sale and recommended by The T. Eaton Co., Limited



St. Lawrence "Crystal Diamonds" Sugar
The New Sugar For The Table

St. Lawrence "Crystal Diamonds" are the perfection of sugar refining and a distinct addition to the tea table. These sparkling Crystal tablets of the purest sugar are dainty and tempting in appearance—the proper accompaniment of delicate china, rich cut glass and exquisite linen. The best dealers keep "Crystal Diamonds" in attractive 5 lb. cartons. They are sold also by the pound.

Crystal Diamond Dominoes are larger tablets, specially for coffee. In 5 lb. cartons only.

The St. Lawrence Sugar Refining Co. Limited, - Montreal.



Give Children Good Bread and Butter

YOU may say bread is bread and all children want plenty of it. In a way, that's true.

But it makes considerable difference whether the bread you give your children now counts just as a "filler" or whether it counts for future health. For there is a vital difference between breads made from different flours.

The most healthful as well as the cheapest food in the world is bread made from

Royal Household Flour

This bread isn't merely something to fill a hungry stomach. It is a perfectly balanced food, rich in strength-giving, blood-making material.

It counts for long life.

It counts for a vigorous constitution.

It counts for bone and muscle making and good rich blood.

And this because "Royal Household" is made from the finest wheat in the world—the famous Red Fife—richest in high quality gluten, most in demand, and most valued in all the markets of the world.

Growing children thrive on bread made from "ROYAL HOUSEHOLD". It gives them just the nourishment their systems need and in the most digestible and tempting form.

And it is natural food. It takes the place of meat, at one quarter of the cost, and is more quickly assimilated.

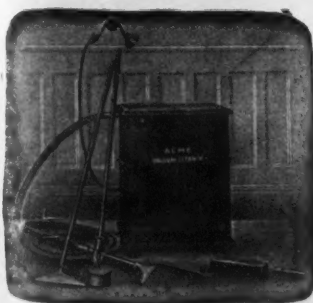
There is no better flour in the world than "ROYAL HOUSEHOLD", it is best and most economical for Bread, Pies, Cakes, Rolls, Muffins, Biscuit, and all family baking.



Write for Ogilvie "Book for a Cook" sent free—mention name of your dealer.

OGILVIE FLOUR MILLS CO. LIMITED.

"Acme" Vacuum Cleaner



MODEL A—Price \$125.

ACME VACUUM CLEANER COMPANY, Limited
20 and 20A St. Peter Street - MONTREAL

Agents wanted in every city and town where electricity is used.

Operated from an ordinary 10 h.p. Electric Lamp Socket at a minimum cost for Electric Current.

Our Cleaner is not a toy, but is the only thoroughly practical Vacuum Cleaner on the market.

Our Cleaners are in use in all the principal Hotels of the Canadian Pacific Railway System, and also in the Leading Banks, Railway Offices, Churches, Apartment Houses and Principal Residences throughout the Dominion.

Write for particulars to Head Office.

Specialists employed in every department produce better results.

No matter what your work may be, it is given to a special at's care.

French Dry Cleaning—Altering and Repairing—"Valet" service for men—Feathers and Plumes—Gloves and Shoes—Lace Curtains—Portieres and Furniture Coverings—Blankets, Quilts, etc.—each department has a specialist at its head.

Prices are very reasonable. Phone message brings driver promptly.

"My Valet"
FOUNTAIN THE CLEANER.

30 Adelaide St. W., Toronto



CLAUDE DEBUSSY.

Composer of "Pelleas and Melisande." A new portrait by J. E. Blanche.

Mrs. George Cornwallis West's New Play.

MRS. GEORGE CORNWALLIS WEST has written a play which contains what she intends shall be a message to women of society in the United States and particularly New York, and she has sent by cable from London a request that Charles Frohman become its producer. It is produced she expects to go on tour with it and lecture on the subject which it illustrates. Her first play, "His Borrowed Plumes," was produced by Mr. Frohman in the Hicks Theatre, in London.

Mrs. West, who was Miss Jennie Jerome, of New York, and is the mother of Winston Churchill, the English politician and author has taken up a domestic problem. The story of the play is that of a husband and wife in New York who go out into the world to help humanity and neglect their own fireside. As a result life for every one in their home is made miserable, and when they arrive there they spend their time wrangling. Mrs. West believes it will be a warning to American women who devote their attention to interests outside of home.

Mr. F. Townsend Martin, who is in England, has been made Mrs. West's agent for the play, and she wishes him to have the direction of the staging of it. He will arrive next month and confer with Mr. Frohman about its production. Mrs. West is revising the play at Coombe Abbey, the estate of the Countess of Craven, Mr. Martin's niece. The play has not been named.

A citizen of Graz, a town in Austria, keeps a nightingale in a cage, and on fine nights hangs it outside the window. A neighbor complained to the police authorities that the bird's song disturbed his slumbers and the municipality ordered the owner of the nightingale to keep it inside the house at night. Herr Heintzel appealed against this order to the government of Styria and then to the ministry of the interior, but both these ad-

ministrative authorities refused to interfere with the decision of the municipality. He did not rest however, and now, the highest court of appeal in the Austrian Empire has decided that the song of a nightingale is not a nuisance. Five judges joined in the learned opinion that the song of a native bird like the nightingale was a natural sound which nobody had a right to object to, whether he liked it or not.



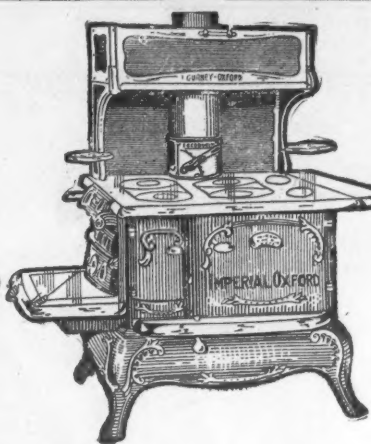
THE MAESTRO GIACOMO PUCCINI (SITTING).

The famous composer of "La Boheme" and "Madama Butterfly," who will produce his new opera, "The Girl of the West," in America in December. On his left in the picture is his librettist, Signor Zangarini, and on his right his old friend and collaborator, the Maestro Carignani. The picture was taken at Bagli di Lucca, where, amid the beauty and calm of the Tuscan hills, Puccini recently spent many hours each day composing.

It Pays

Figure it out in dollars and cents. If you can make five tons of coal last as long as six tons and with coal at \$6.00 a ton, don't you make \$6.00 clear. Now the cast iron range illustrated will save 20% of your fuel when hard coal is burned. It is fitted with that greatest of modern stove improvements the

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Itself

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It is a device that is put on Gurney-Oxford Stoves alone, and in putting them out for your inspection we feel justly proud of the choice we have made in selecting this line of satisfaction giving stoves. Look them over on our floors.



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J. E. Wainwright, 305 Roncesvalles Ave.
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Prichard Hardware Co., 140 Dundas St.
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You can easily tell it—there's a view of the British Houses of Parliament and the letters H.P. prominently displayed on every bottle of real H.P. Sauce.

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WHERE there is a telephone in a home the calls must be answered and that often means a hurried trip up or down stairs, as the case may be. Your telephone, though a convenience at all times, can be made more so



By Having a Second Telephone Set Put In

You can then save those extra steps that go to make the little fatigues of the day more trying upon the nerves and body. Time saved is a consideration when so many demands are made by social duties, recreations and the odd moments of rest, so necessary to the women of the home today.

Total Telephones in Toronto 28,500, one to every 12 of inhabitants. The whole equipment is at the disposal of any subscriber who never knows what part he may want.

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The BELL TELEPHONE COMPANY of CANADA



Mrs. W. H. Felton, despite her seventy-five years and white hair, made a brilliant Portia recently when she appeared before the Georgia Railroad Commission to argue single-handed in opposition to the briefs of fifteen corporation attorneys. Mrs. Felton is the widow of Representative Felton, and is widely known in the South through her writings.

EATON'S



Special Display of Fashionable Furs

The Formal Fall and Winter Exhibit of Imported Models and Productions from Our Own Workrooms Will be held in the Women's Fur Section on Monday, October 3rd

Furs are not a luxury, but a necessity. They are an essential attribute of the Canadian climate. And the days when biting winds will command their adoption are not far off. It behooves one to be prepared.

On Monday and following days a splendid showing of notable European models and the clever adaptations of our own workrooms will be displayed in the fur section, when that which is latest and best approved in peltry styles will be interestingly exemplified.

Among the garments that will be well worth viewing is an exquisite full length Wrap of the old-time dolman type in Royal Russian Ermine, bordered with black fox (the illustration to the left). It is priced at \$2,100. Another supremely smart production (pictured in the centre of the sketch), is a Long Coat in Otter Seal trimmed with Austrian Chinchilla. This jacket, which is fifty-four inches in length, and lined with fancy satin, is \$850.00. And typical of the exclusive offering in modish Stoles and Muffs, is a very lovely Caperine and large round Muff (as shown to the right) in finest Canadian Mink, ornamented with heads, tails and claws. Price of Stole, \$367.50; of Muff, \$95.00.

You are cordially invited to view this showing of distinctive furs.

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